EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	3157	705/35.ccls.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/12/06 14:48
L2	1378	705/38.ccls.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/12/06 14:49
L3	2101	705/39.ccls.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/12/06 14:49

? show files

[File 15] **ABI/Inform(R)** 1971-2007/Dec 03

[File 16] **Gale Group PROMT(R)** 1990-2007/Nov 29
File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Nov 26
File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Nov 30

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Nov 26

[File 13] **BAMP** 2007/Dec W1

[File 75] **TGG Management Contents(R)** 86-2007/Nov W3

[File 95] **TEME-Technology & Management** 1989-2007/Nov W3

[File 9] **Business & Industry(R)** Jul/1994-2007/Nov 27

[File 20] **Dialog Global Reporter** 1997-2007/Dec 03

[File 476] **Financial Times Fulltext** 1982-2007/Dec 03

[File 610] **Business Wire** 1999-2007/Dec 04
File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 613] **PR Newswire** 1999-2007/Dec 04
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 624] **McGraw-Hill Publications** 1985-2007/Dec 03

[File 634] **San Jose Mercury** Jun 1985-2007/Dec 02

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Nov 29

[File 810] **Business Wire** 1986-1999/Feb 28

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 625] **American Banker Publications** 1981-2007/Dec 03

[File 268] **Banking Info Source** 1981-2007/Nov W1

[File 626] **Bond Buyer Full Text** 1981-2007/Dec 03

[File 267] **Finance & Banking Newsletters** 2007/Nov 30

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200748
*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP
NEWSIPCR.

[File 349] **PCT FULLTEXT** 1979-2007/UB=20071122UT=20071115
*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP
NEWSIPCR.

[File 2] **INSPEC** 1898-2007/Nov W3

[File 35] **Dissertation Abs Online** 1861-2007/Aug

[File 65] **Inside Conferences** 1993-2007/Dec 03

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Sep

[File 256] **TecInfoSource** 82-2007/Mar

[File 474] **New York Times Abs** 1969-2007/Dec 03

[File 475] **Wall Street Journal Abs** 1973-2007/Dec 03

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
File 583: This file is no longer updating as of 12-13-2002.

[File 23] **CSA Technology Research Database** 1963-2007/Nov

[File 139] **EconLit** 1969-2007/Nov

[File 56] **Computer and Information Systems Abstracts** 1966-2007/Oct

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan
File 344: This file is no longer updating. For comprehensive coverage of Chinese patents, please use INPADOC, File 345.

[File 347] **JAPIO** Dec 1976-2007/Jun(Updated 070926)

[File 350] **Derwent WPIX** 1963-2007/UD=200777
File 350: English-language translations of Chinese Utility Model registrations are available starting with update 200769.

[File 371] **French Patents** 1961-2002/BOPI 200209
File 371: This file is not currently updating. The last update is 200209.

```
; d s
Set      Items    Description
S1          4     S AU=( "TYSON-QUAH" , K? OR "TYSON-QUAH" K? OR "TYSON QUAH" (2N)K?)

?
```

PCT FULLTEXT
00830836
METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

- **TYSON-QUAH Kathleen**
  1 Canons Close, Radlett, Herts WD7 7ER; GB; GB(Residence); US(Nationality);

- **TYSON-QUAH Kathleen...**
  ; ; ; ;

Legal Representative:

- **WHITTEN George Alan(et al)(agent)**
  R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ; GB;

	Country	Number	Kind	Date
Patent	WO	200163498	A2	20010830
Application	WO	2001GB802		20010223
Priorities	US	2000513440		20000225

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 26544

PCT FULLTEXT
00363084
METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS
PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT

Patent Applicant/Patent Assignee:

* **CEDEL BANK**;
  ; ;

* **SAMPSON Gerald Paul**;
  ; ;

* **TYSON-QUAH Kathleen**;
  ; ;

* **STRAUSS Melvin**;
  ; ;

* **HADDOCK Jorge**;
  ; ;

* **SIME Thomas Shepherd**;
  ; ;

	Country	Number	Kind	Date
Patent	WO	9703409	A1	19970130
Application	WO	96GB1687		19960715
Priorities	US	95501901		19950713
	US	96678793		19960711

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count: 56467

Derwent WPIX

0011000587 *Drawing available*
WPI Acc no: 2001-625757/200172
XRPX Acc No: N2001-466457
System for mitigating risks associated with setting of foreign exchange and other payment-based transactions using a digital certificate to secure user and payment bank access
Patent Assignee: PERKOWSKI T J (PERK-I); TYSON-QUAH K (TYSO-I)
Inventor: **TYSON-QUAH K**

Patent Family (8 patents, 92 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001063498	A2	20010830	WO 2001GB802	A	20010223	200172	B
AU 200135771	A	20010903	AU 200135771	A	20010223	200202	E
US 20020152156	A1	20021017	US 2000513440	A	20000225	200270	E
			WO 2001GB802	A	20010223		
			US 20017179	A	20011022		
US 20040230510	A1	20041118	US 2000513440	A	20000225	200477	E
			US 2004815190	A	20040331		
US 20040236677	A1	20041125	US 2000513440	A	20000225	200479	E
			US 2004814800	A	20040331		
US 20040236687	A1	20041125	US 2000513440	A	20000225	200479	E
			US 2004813919	A	20040331		
US 20050015329	A1	20050120	US 2000513440	A	20000225	200507	E
			US 2004814730	A	20040331		
US 7283977	B1	20071016	US 2000513440	A	20000225	200768	E

Priority Applications (no., kind,date): US 2000513440 A 20000225; WO 2001GB802 A 20010223; US 20017179 A 20011022; US 2004813919 A 20040331; US 2004814730 A 20040331; US 2004814800 A 20040331; US 2004815190 A 20040331

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001063498	A2	EN	86	10		
National Designated States,Original				AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW		
Regional Designated				AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC		

States, Original	MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200135771	A	EN			Based on OPI patent	WO 2001063498
US 20020152156	A1	EN			C-I-P of application	US 2000513440
					Continuation of application	WO 2001GB802
US 20040230510	A1	EN			Continuation of application	US 2000513440
US 20040236677	A1	EN			Continuation of application	US 2000513440
US 20040236687	A1	EN			Continuation of application	US 2000513440
US 20050015329	A1	EN			Continuation of application	US 2000513440

Inventor: **TYSON-QUAH K**

Derwent WPIX

0008446447 *Drawing available*
WPI Acc no: 1997-119207/199711
Computer system for credit support in financial transactions - has GCSS control centre linked by network to back-up, customer and custody clearing systems to optimise management of credits
Patent Assignee: CEDEL BANK (CEDE-N)
Inventor: HADDOCK J; SAMPSON G P; SIME T S; STRAUSS M; **TYSON-QUAH K**

Patent Family (4 patents, 69 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997003409	A1	19970130	WO 1996GB1687	A	19960715	199711	B
AU 199664658	A	19970210	AU 199664658	A	19960715	199724	E
			WO 1996GB1687	A	19960715		
EP 838062	A1	19980429	EP 1996924080	A	19960715	199821	E
			WO 1996GB1687	A	19960715		
US 5802499	A	19980901	US 1995501901	A	19950713	199842	E

Priority Applications (no., kind,date): US 1995501901 A 19950713; US 1996678793 A 19960711

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1997003409	A1	EN	222	15		
National Designated States,Original	AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 199664658	A	EN			PCT Application	WO 1996GB1687
					Based on OPI patent	WO 1997003409
EP 838062	A1	EN		0	PCT Application	WO 1996GB1687
					Based on OPI patent	WO 1997003409
Regional Designated States,Original	BE DE ES FR GB LU					

...Inventor: **TYSON-QUAH K** Original Publication Data by Authority...Inventor name & address **TYSON-QUAH K**

? show files

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; d s
Set       Items    Description
S1        124672   S (INTERNATIONAL? ? OR INTER()NATIONAL? ? OR FOREIGN OR (ANOTHER OR
OTHER)()COUNTR??? OR CONTINENTAL)(5N)(COMPAN??? OR BUSINESS?? OR FIRM? ? OR OUTFIT? ? OR
ENTERPRISE? ? OR ESTABLISHMENT? ? OR MERCHANT? ? OR CORPORATION? ?)
S2        227463   S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( CONTROL??? OR
CONTROLLING OR DECREAS??? OR ELIMINAT??? OR LESSEN??? OR LIMIT??? OR LOWER??? OR MINIMI?
OR MITIGAT??? OR REDUC??? OR REDUCTION OR REGULAT??? OR RESTRICT???)
S3        3154868  S (NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION??
OR STATION??)(7N)(SOFTWARE? ? OR PROGRAM? ? OR PROGRAMME? ? OR APPLICATION? ? OR APP OR
APPS OR MODULE? ? OR PACKAGE? ? OR SYSTEM? ? OR COMPUTER? OR ALGORITHM? ?)
S4        135812   S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( SCREEN??? OR LIMIT???
```

OR FILTER??? OR FILTERATION OR SEPARAT??? OR SORT??? OR DISTIL? OR PARS? OR CLEAN??? OR
MASK??? OR EXTRACT??? OR ANALYZ? OR ANALYS?)
```
S5       9461    S (MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR .
DISBURS???? OR REMIT? OR RENDER??? OR PAYMENT? ?)(5N)( CREDIT()UNION? ? OR (FINANCIAL OR
DEBIT OR CREDIT)()(INSTITUTION? ? OR ENTITY OR ENTITIES) OR BANK? ? OR BANC? ? OR
CLEARINGHOUSE OR CLEARING()HOUSE)
S6     145868    S (FIRST OR INITIAL OR PRIMARY OR 1ST)(7N)(COMMAND? ? OR INSTRUCTION? ? OR
SPECS OR SPECIFICATIONS OR DIRECTIONS OR PROCEDURE? ? OR DIRECTIVE? ? OR PROCESS?? OR PLAN
OR PLANS OR GUIDELINE? ?)
S7       1115    S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(5N) (LIST??? OR QUEUE? ? OR STACK? ?)
S8       7123    S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(7N)( DENY??? OR DENI?? OR REFUS??? OR REJECT??? OR DISALLOW??? OR
DECLIN??? OR TURN???()DOWN ).
S9     197786    S (GENERAT? OR CREAT? OR PRODUC? OR BUILD? OR CONSTRUCT? OR DEVELOP?)
(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT OR TOTAL)
S10     10888    S S9(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA OR CRITERION OR REQUIREMENT? ? OR PEREQUISITE? ? OR SPEC? ? OR SPECIFICATION? ?)
S11         0    S AU=(TYSON()QUAH, K? OR TYSON()QUAH K? OR TYSON()QUAH(2N)K?)
S12       881    S S1 AND S2
S13        66    S S12 AND S3
S14         5    S S13 AND S4
S15         0    S S13 AND S5
S16         2    S S13 AND S6
S17         2    S S16 NOT S14
S18         0    S S12 AND S7
S19         0    S S18 AND S8
S20         0    S S12 AND S8
S21         8    S S10 AND S8
S22         8    S S6 AND S7
```

? t /3,k/all

14/3,K/1 (Item 1 from file:2) **Links**
INSPEC
05127605 **INSPEC Abstract Number:** C9205-0230B-023
Title: World Computer Law Congress
Publisher: Center for Computer/Law, Manhattan Beach, CA, USA
Publication Date: 1991 **Country of Publication:** USA 1274 pp.
Conference Date: 18-20 April 1991 **Conference Location:** Los Angeles, CA, USA
Language: English
 Subfile: C
Title: World Computer Law Congress

Abstract: ...strategy; marketing products and services in the European Community; expert witnesses in US litigation; how foreign computer companies can succeed in Japan; making sure you get paid; protecting intellectual property rights within the.. ...and New Zealand; marketing in the UK; data protection and privacy considerations in transnational distribution; limiting risks in international transactions; computer industry opportunities in Brazil; and marketing and manufacturing opportunities in northern Europe.
Identifiers: ...computer companies... ...computer industry

733627 ORDER NO: AAD80-29681

MANAGEMENT OF FOREIGN DENOMINATED ASSETS UNDER FLEXIBLE EXCHANGE RATES: A PORTFOLIO APPROACH

Author: MAXWELL, CHARLES EDWARD
Degree: PH.D.
Year: 1980
Corporate Source/Institution: UNIVERSITY OF CINCINNATI (0045)
Source: Volume 4107A of Dissertations Abstracts International.
PAGE 3180 . 202 PAGES
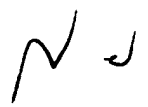
...study was undertaken to investigate possible alternative methods which a financial manager may use to **reduce** the **risk** inherent in multinational operations. The move from fixed to flexible exchange rates has caused corporations... ...of uncertainty, increasing the possibility of greater risk in foreign operations. In an effort to **reduce** the added **uncertainty** of future rates of currency exchange, firms traditionally conducted some form of hedging operations to... ...positions. In undertaking selective hedging operations, usually fan advance of actual termination of a **foreign** contract, the **firm** would have to rely on its ability to forecast accurately and consistently the rate and... ...firm with an alternative to currently practiced foreign exchange hedging methods used in exchange rate **risk reduction.** An empirical **analysis** was undertaken to provide a basis for this. Weekly data were collected for seventeen international... ...from a medium-sized multinational firm were used to illustrate the validity and feasibility of **reducing** exchange rate **risk,** first by presenting the accounting data as reported by the firm and then by recasting... ...in terms of the portfolio effect. The results indicate that it was not possible to **eliminate** currency **losses** for each year. However, on the average, the firm would have realized a gain on... ..diversified portfolio.

The results of this study suggest that the financial manager may attain a **reduction** in the **risk** of multinational operations by developing internationally diversified portfolios. International data for analysis are available from public sources; **packaged computer programs** are available for data reduction; and domestic portfolio balancing techniques may be used to adjust...

14/3,K/3 (Item 1 from file:474) <u>Links</u>
New York Times Abs
08145835   **NYT Sequence Number:** 138193040930
IBM EMPLOYEES GET $320 MILLION IN PENSION SUIT
Johnston, David Cay
New York Times , Col. 6 , Pg. 1 , Sec. A
Thursday September 30 2004

Abstract:
...may affect millions of workers at many companies and nonprofit organizations; under settlement, IBM liability in case will be **limited** to additional $1.4 billion if courts uphold ruling that new pension plan discriminates against...
Company Names: International Business Machines Corp
Descriptors: Computers and the Internet; Labor; Pensions and Retirement Plans; Suits and Litigation
Discrimination; Aged; Age, Chronological **Computers** and the Internet; **Computers** and the Internet

14/3,K/4 (Item 1 from file:583) <u>Links</u>
Gale Group Globalbase(TM)

02060389
SURVEY OF INTERNATIONAL COMPANY DATABASES

WORLD - SURVEY OF **INTERNATIONAL COMPANY** DATABASES
Online Finance (OLF) 0 July 1988 p8
SURVEY OF INTERNATIONAL COMPANY DATABASES
WORLD - SURVEY OF INTERNATIONAL COMPANY DATABASES

The second part of a survey on international company databases from: Italy, Japan, Netherlands, Spain, Sweden, and UK. Italy has Anagrafe Nazionale dell Imperese... ...Ditte Operanti Con l'Estro made and distributed by Cerved has information on 60k Italian companies which carry out international trade.Japanese databases include Needs-Company , distributed by Nikkei and DRI. Nihon Keizai Shinbun offers data on 15k public and private... ...is both produced and distributed by Infocheck, with information on current credit profiles of 160k limited liability companies. Jordan Line Services has information on 1.6 mil UK companies, both active and...

Product: Directories Computer Services

14/3,K/5 (Item 1 from file:139) <u>Links</u>

699420

Title: Small business and computers: adoption and performance

Author: Bitler, Marianne P.
Author Affiliation: Unlisted

Document Type: Working Paper
Abstract Indicator: Abstract
Title: Small business and computers: adoption and performance

Abstract: Until recently, little evidence suggested that the computer revolution of recent decades has had much impact on aggregate economic growth. Analysis at the worker level has found evidence that use of computers is associated with higher wages. Although some research questions whether this finding is solely due... ...associated with higher productivity and higher productivity growth. As in the worker literature, firms adopting computers may simply be more productive firms. Using new data from the 1998 Survey of Small Business Finances, I examine the determinants of computer adoption by small, privately-held firms and analyze whether computer use affects profits, sales, labor productivity, or other measures of firm success. I am able to control for many firm characteristics not available in other data sets. I find that computer adoption is more likely by larger firms, by younger firms, by firms whose markets are national or international, and by limited liability firms. Adoption is also more likely by firms founded or inherited by a current owner and... ...more than 50% of their shares held by Hispanics are less likely to have adopted computers, echoing results for households in the literature. Evidence concerning the link between computer use and firm performance is mixed. Current performance as measured by profits or sales is not associated with current computer use in the full sample. In some specifications, use of computers for specific tasks is associated with higher costs. Estimates of the effects of computer use on costs are larger (in absolute value) when the sample is restricted to manufacturing... ...control variables widely available in other firm level data show large and positive effects of computer use on firm costs, sales, and profits, suggesting that controlling for managerial, firm, and owner...

Descriptors: Small business ; Computers ; Productivity

? t /3,k/all
0003642007   IP Accession No: 2108830

A generalizable strategy for interfacing IBM-based and DEC-based ADT systems.

Elkowitz, A; Cockerham, J T; Margulies,D M; Burak, D Inf. Syst. Dep., Children's Hosp., Boston, MA 02115, USA
Pages: 632-637
Publication Date: 1989

Conference:
13. Annual Symposium on Computer Applications in MedicalCare , Washington , DC (USA) , 5-8 Nov. 1989

Document Type: Conference Paper
Record Type: Abstract
Language: English
File Segment: Computer & Information Systems Abstracts

Abstract:
...Integrated Hospital Information System. As apart of this process, certain applications originally based on **International Business** Machines (IBM) architecture have been replaed by applications based on Digital Equipment Corporation (DEC) products... ...ADS architecture to DEC VAX Architecture (VIA) is complex. This rport describes techniques used to **minimize** the complexity andrisks of this **process** by **first** linking the new DEC-based registry system to the old IBM-based system and subsequently...

Subj Catg: ...HOSPITAL AND HEALTH SERVICE **COMPUTER APPLICATIONS**

17/3,K/2 (Item 1 from file:56) <u>**Links**</u>
0000161531   IP Accession No: 2108830
A generalizable strategy for interfacing IBM-based and DEC-based ADT systems.

Elkowitz, A; Cockerham, J T; Margulies,D M; Burak, D Inf. Syst. Dep., Children's Hosp., Boston, MA 02115, USA
Pages: 632-637
Publication Date: 1989

Conference:
13. Annual Symposium on Computer Applications in MedicaCare , Washington , DC (USA) , 5-8 Nov. 1989

Document Type: Conference Paper
Record Type: Abstract
Language: English
File Segment: Computer & Information Systems Abstracts

Abstract:
...Integrated Hospital Information System. As apart of this process, certain applications originally based on
International Business Machines (IBM) architecture have been replaced by applications based on Digital Equipment
Corporation (DEC) products... ...ADS architecture to DEC VAX Architecture (VIA) is complex. This rport describes
techniques used to **minimize** the complexity and **risks** of this **process** by **first** linking the new DEC-based registry
system to the old IBM-based system and subsequently...

Subj Catg: ...HOSPITAL AND HEALTH SERVICE **COMPUTER APPLICATIONS**

Electronic payment systems: A user-centered perspective and interaction design

...electronic payment systems (EPSs) to support online trade clearly emerges. An open challenge remains for **developers** of novel Internet-based **payment** systems to meet users' expectations, **requirements**, preferences and needs in design and exploitation of payment systems. Failure to meet them results in low usability, insecurity and inefficiency of **payment** systems and in eventual **refusal** of customers to use such systems. Design of new electronic payment systems from the user...

21/3,K/2 (Item 2 from file:35) <u>Links</u>
Dissertation Abs Online

01088549   ORDER NO: AAD90-05664

AN EMPIRICAL INVESTIGATION OF DIFFERENTIAL SUBJECTIVE DISCOUNTING ACROSS THE POTENTIAL GAINS AND LOSSES FROM INVESTMENT OPTIONS

Author: SHELLEY, MARJORIE KAY
Degree: PH.D.
Year: 1989
Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)
Source: Volume 5009A of Dissertations Abstracts International.
PAGE 2972 . 179 PAGES

...and payment) outcomes. To produce conflicting predictions, an experiment must ensure that (1) receipt (gain) **conditions** always **produce** positive responses and (2) **payment (loss) conditions** always **produce** negative responses.

Thirty M.B.A. students at The University of Texas at Austin participated... ...The claimthat discount rates for gains (receipts) are larger than discount rates for losses (**payments**) was **rejected** in favor of Miller's claim. The conclusion is that (1) loss and gain (payment...

21/3,K/3 (Item 1 from file:474) **Links**

New York Times Abs

05838754   **NYT Sequence Number:** 744751901225

JAPAN SEES LESS GROWTH

New York Times , Col. 6 , Pg. 45 , Sec. 1

Tuesday December 25 1990

Abstract:
Japan forecasts slower economic growth and smalldeclines in its trade surplus and balance ofpayments surplus in fiscal yearthat begins April 1; predicts gross national product will grow by...
Descriptors: ECONOMIC **CONDITIONS** AND TRENDS; FORECASTS; GROSS NATIONAL **PRODUCT** (GNP); INTERNATIONAL TRADE AND WORLD MARKET; **BALANCE** OF PAYMENTS AND TRADE

21/3,K/4 (Item 2 from file:474) <u>Links</u>
New York Times Abs

00397022   **NYT Sequence Number:** 052362731222
(Japanese Premier Tanaka on Dec 22 declares state of emergency to deal with current oil shortage and inflation; orders immediate 20% cutback in oil and elec power to major industries under 2 emergency bills passed on night of Dec 21 that give Govt power to fix prices and to regulate production and supply of oil and wide range of other daily necessities; left hosp on morning of Dec 22, where he was being treated for ear infection, to attend special Cabinet session; Bank of Japan, in another anti-inflation step, raised official discount rate from 7% to 9%, record high; actions come after 2-mo period during which Govt has come under increasing criticism for reacting too slowly to problems of inflation and oil shortage; rise in discount rate is 5th in '73 and biggest ever imposed in Japan; indications are that Japan's econ has been thrown into serious difficulty; wholesale prices over last yr have risen 27% while consumer prices have risen over 15%; balance of payments suddenly turned unfavorable last spring, with result that foreign reserves have dropped sharply to $14-billion; oil shortage and rise in prices are aggravating both inflation and balance of payments problem; oil shortage has already begun to cut production, but drop in exports will further worsen balance-of-payments problem; value of yen has declined since early Nov from 265 to dollar to 280 to dollar)
New York Times , Col. 1 , Pg. 1
Saturday December 22 1973
...aggravating both inflation and balance of payments problem; oil shortage has already begun to cut production, but drop in exports will further worsen balance-of-payments problem; value of yen has declined since early Nov from 265 to dollar to 280 to dollar)

Wachstumsmotor SB-Theke

GERMANY: MORE SAUSAGE SOLD IN SELF-SERVICE
Lebensmittel Zeitung (LZ) 18 Aug 2000 p40-41
Language: GERMAN

...growing demand for self-service products (+25,000 t annually) will not be sufficient to compensate the **declining** demand for meat and sausage sold at service counters (-29,000 tpy). By 2004, pre... ...market share of 30.3% in value terms and 40.9% in volume terms, while **products** sold at the service counter **account** for 66.2% (**value**) and 53.4% (volume) and preserves for 3.5% and 5.7%, respectively. The reason...

0006034298   IP Accession No: A00-30563
Automated part tracking on the construction job site

Stone, WilliamC; Pfeffer, Lawrence; Furlani,Karen NIST, Gaithersburg, MD [Stone
Pages: 96-103
Publication Date: 2000
Publisher: Reston, VA: American Society of Civil Engineers

Conference:
Robotics 2000; Proceedings of the 4th International Conference and ExpositionDemonstration on Robotics for Challenging Situations and Environments, Albuquerque, NM , UNITED STATES , 27 Eb.-2 Mar. 2000

Document Type: Conference Paper
Record Type: Abstract
Language: ENGLISH
Numbers: A00-30551 07-31
File Segment: Aerospace & High Techndogy

Abstract:
...which reflect the current state of tracked components on the construction site. Ultimatelythese field **measurements** will be used to **generate** automated material acceptance and **payment** transactions, damaged component **rejection** notices, and **production** rate change requests to fabricators. This paper discusses the methods employed to achieve this capability...

0003852780   IP Accession No: N90-28581
Development of acceptance plans for airport pavement materials. Volume 1: Development (Final Report, 1 Oct. 1986 - 31 May 1990)

FOSTER, JOHNE; MAJIDZADEH, KAMRAN Resource International, Inc.,Columbus, OH. [FOSTER]
Publication Date: 1990

Conference:
, UNITED STATES

Abstract:
Statistically based acceptance/**rejection** plans and **payment** adjustment schedules were **developed** for five
specifications: (1) excavation and embankment; (2) crushed aggregate base course; (3) cement treated base course;
(4...

21/3,K/8 (Item 1 from file:139) <u>**Links**</u>

Fulltext available through: [USPTO Full Text Retrieval Options] USPTO Full Text Retrieval Options

434307

Title: Defensive Mechanisms and Managerial Discretion

Author: Giammarino, Ronald; Heinkel, Robert; Hollifield, Burton

Author Affiliation: U British Columbia; Social Sciences & HumanitiesResearch Council of Canada; Social Sciences & Humanities Research Council of Canada

Abstract Indicator: Abstract

Abstract: ...to pay greenmail, can solve the free cash flow problem in an efficient way. Thepayment of greenmail reveals information that generates a stock pricedecline that exceeds the **value** of the greenmail **payment**, even though the payment of greenmail is value maximizing. Optimaldefensive measures limit takeover attempts...

22/3,K/1 (Item 1 from file:2) <u>Links</u>

09190289 **INSPEC Abstract Number:** A2005-01-8745-049, B2005-01-7320W-006, C2005-01-1250M-040

Title: Relative renal blood flow measurements with Rb-82 and a hybrid gamma camera using a pig model

Author Pretorius, P.H.; Fung, L.C.T.; Schell, C.P.; King, M.A.

Author Affiliation: Univ. of Massachusetts Med. Sch., Worcester, MA, USA

Conference Title: 2003 IEEE Nuclear Science Symposium. ConferenceRecord (IEEE Cat. No.03CH37515) **Part Vol.4** p. 2863-7 Vol.4

Editor(s): Metzler, S.D.

Publisher: IEEE , Piscataway, NJ, USA

Publication Date: 2004 **Country of Publication:** USA lii+3759 pp.

ISBN: 0 7803 8257 9 **Material Identity Number:** XX-2004-01710

U.S. Copyright Clearance Center Code: 0 7803 8257 9/2004/$20.00

Conference Title: 2003 IEEE Nuclear Science Symposium. ConferenceRecord

Conference Date: 19-25 Oct. 2003 **Conference Location:** Portland, OR, USA

Language: English

Subfile: A B C

Abstract: ...Two flow probes were placed around the left and right renal arteriesn a surgical **procedure** nine weeks before the **first** Rb-82 measurements. Together with the flow probes, aflow restrictor was implanted around the... ...using a Maximum Likelihood (ML) list-mode reconstructionalgorithm exploiting timing signals inserted into thelist every 0.25 sec. Attenuation**compensation** was not done except for experiment 4 to study its effectn limited angle tomography...

Fulltext available through: USPTO Full Text Retrieval Options <u>USPTO Full Text Retrieval Options</u>

INSPEC

07527625 **INSPEC Abstract Number:** C2000-04-5440-012

Title: An efficient method of eliminating inclusion overhead in snoop-based CC-NUMA systems

Author Hyo-Joong Suh; Seung Wha Yoo; Chu Shik Jhon

Author Affiliation: Dept. of Comput. Eng., Seoul Nat. Univ., South Korea

Abstract: ...the simplification of snooping. The inclusion property degrades the cache performance by the following factors. **First,** all the remote memory lines in a processor cache should be preserved in the remote cache of the same node. Second, a line.. ...which does not comply with the replacement policy of the processor caches. We propose Access-**list** which **renders** the inclusion property unnecessary, and evaluate the performance of the proposed system by program driven...

22/3,K/3 (Item 3 from file:2) <u>Links</u>

Fulltext available through:

INSPEC

05473381   **INSPEC Abstract Number:** C9310-1140C-008

Title: A compensation procedure for multiprogramming queues

Author Adan, I.J.B.F.; van Houtum, G.J.; Wessels, J.

Author Affiliation: Dept. of Math & Comput. Sci, Eindhoven Univ. of Technol., Netherlands

Title: A compensation procedure for multiprogramming queues

Abstract: ...purpose of the analysis in the paper. The analysis consists of two parts. In the first part, the authors use a compensation procedure to show that the equilibrium distribution ($p_{m,n}$) in those states (m,n...

02009241   ORDER NO: AADAA-I3127671
A process model for controlling project productivity of highway construction operations

Author: Lee, Seung-Hyun
Degree: Ph.D.
Year: 2003
Corporate Source/Institution: University of Florida (0070)
Source: Volume 6503B of Dissertations Abstracts International.
PAGE 1446 . 338 PAGES

...basic steps. The objective of the first step was to collect construction field data. The first step included the **processes** for estimating quantities according to the **list** of contract **pay** items, measuring man-hours, and recording considerable disruptive events. The objective of the second step...

Fulltext available through: [USPTO Full Text Retrieval Options] USPTO Full Text Retrieval Options

0007345485   IP Accession No: 200607-50-55103
Relative renal blood flow measurements with Rb-82 and a hybrid gamma camera using a pig model

Pretorius, P H; Fung, L C T; Schell, C P; King, M A

Abstract:
...Two flow probes were placed around the left and right renal arteries in a surgicalprocedure nine weeks before the
first Rb-82 measurements. Together with the flow probes, aflow restrictor was implanted around the...

Descriptors: Blood flow; Kidneys; Uptakes; Cameras; Arteres; Marketing; Frames; Acquisitions; **Compensation**;
Time measurements; Reduction; **Lists**; Mathematical models; Attenuation; Reconstruction; Imaging; Infusion; Shape;
Ischemia; Algorithms

0005884131   IP Accession No: 455681

Efficient method of eliminating inclusion overhead in snoop-based CC-NUMA systems

Suh, Hyo-Joong; Yoo, Seung Wha; Jhon, Chu Shik Seoul Natl Univ, Seoul, SKorea

Abstract:
...for the simplification of snooping. The inclusion property degrades the cache performance by following factors.
First, all the remote memory lines in a processor cache should be preserved in the remote cache of the same node.
Second, a line.. ...comply with the replacement policy of the processor caches. In this paper, we propose Accesslist
which **renders** the inclusion property unnecessary, and evaluate the performance of the proposed system by
program-driven...

22/3,K/7 (Item 3 from file:23) <u>Links</u>
0004058561   IP Accession No: N92-20941
A compensation procedure for multiprogramming queues

ADAN, IJBJ; VANHOUTUM, G J; WESSELS, J; ZIJM, W H M Universiteit Twente, Enschede, Netherlands
[ADAN]
Publication Date: 1991

Conference:
, NETHERLANDS

Document Type: Report
Record Type: Abstract
Language: ENGLISH
ISSN: 0926-4493
Report No: MEMO-COSOR-91-13; ETN-92-91132
File Segment: Aerospace & High Techndogy
A compensation procedure for multiprogramming queues

Abstract:
...n)) of this Markov process is considered. The analysis consists of two parts. In the first part, a compensation procedure is used to show that the equilibrium distribution (P(sub m,n)) in those states...

22/3,K/8 (Item 1 from file:56) **Links**
  Fulltext available through: ▓▓▓▓▓▓▓▓▓▓▓▓▓ USPTO Full Text Retrieval Options

0000345049   IP Accession No: 455681
Efficient method of eliminating inclusion overhead in snoop-based CC-NUMA systems

Suh, Hyo-Joong; Yoo, Seung Wha; Jhon, Chu Shik Seoul Natl Univ, Seoul, Korea

Abstract:
...for the simplification of snooping. The inclusion property degrades the cache performance by following factors.
First, all the remote memory lines in a processor cache should be preserved in the remote cache of the same node.
Second, a line... ...comply with the replacement policy of the processor caches. In this paper, we propose AccessList
which **renders** the inclusion property unnecessary, and evaluate the performance of the proposed system by
program-driven...

? show files

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan
File 344: This file is no longer updating. For comprehensive coverage of Chinese patents, please use INPADOC, File 345.

[File 347] **JAPIO** Dec 1976-2007/Jun(Updated 070926)

[File 350] **Derwent WPIX** 1963-2007/UD=200777
File 350: English-language translations of Chinese Utility Model registrations are available starting with update 200769.

[File 371] **French Patents** 1961-2002/BOPI 200209
File 371: This file is not currently updating. The last update is 200209.

```
; d s
Set       Items    Description
S1        4366     S (INTERNATIONAL? ? OR INTER()NATIONAL? ? OR FOREIGN OR (ANOTHER OR
OTHER)()COUNTR??? OR CONTINENTAL)(5N)(COMPAN??? OR BUSINESS?? OR FIRM? ? OR OUTFIT? ? OR
ENTERPRISE? ? OR ESTABLISHMENT? ? OR MERCHANT? ? OR CORPORATION? ?)
S2        258108   S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( CONTROL??? OR
CONTROLLING OR DECREAS??? OR ELIMINAT??? OR LESSEN??? OR LIMIT??? OR LOWER??? OR MINIMI?
OR MITIGAT??? OR REDUC??? OR REDUCTION OR REGULAT??? OR RESTRICT???)
S3        1338153  S (NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION??
OR STATION??)(7N)(SOFTWARE? ? OR PROGRAM? ? OR PROGRAMME? ? OR APPLICATION? ? OR APP OR
APPS OR MODULE? ? OR PACKAGE? ? OR SYSTEM? ? OR COMPUTER? OR ALGORITHM? ?)
S4        27069    S (RISK? ? OR RISKINESS OR VOLATILIT?.OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( SCREEN??? OR LIMIT???
OR FILTER??? OR FILTERATION OR SEPARAT??? OR SORT??? OR DISTIL? OR PARS? OR CLEAN??? OR
MASK??? OR EXTRACT??? OR ANALYZ? OR ANALYS?)
S5        3498     S (MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
DISBURS???? OR REMIT? OR RENDER??? OR PAYMENT? ?)(5N)( CREDIT()UNION? ? OR (FINANCIAL OR
DEBIT OR CREDIT)()(INSTITUTION? ? OR ENTITY OR ENTITIES) OR BANK? ? OR BANC? ? OR
CLEARINGHOUSE OR CLEARING()HOUSE)
S6        209011   S (FIRST OR INITIAL OR PRIMARY OR 1ST)(7N)(COMMAND? ? OR INSTRUCTION? ? OR
SPECS OR SPECIFICATIONS OR DIRECTIONS OR PROCEDURE? ? OR DIRECTIVE? ? OR PROCESS?? OR PLAN
OR PLANS OR GUIDELINE? ?)
S7        1232     S (PAY??? OR .COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(5N) (LIST??? OR QUEUE? ? OR STACK? ?)
S8        830      S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(7N)( DENY??? OR DENI?? OR REFUS??? OR REJECT??? OR DISALLOW??? OR
DECLIN??? OR TURN???()DOWN )
S9        55438    S (GENERAT? OR CREAT? OR PRODUC? OR BUILD? OR CONSTRUCT? OR DEVELOP?)
(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT OR TOTAL)
S10       4295     S S9(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA OR CRITERION OR REQUIREMENT? ? OR PEREQUISITE? ? OR SPEC? ? OR SPECIFICATION? ?)
S11       0        S AU=(TYSON()QUAH, K? OR TYSON()QUAH K? OR TYSON()QUAH(2N)K?)
```

```
S12        16     S  S1  AND  S2
S13        10     S  S12 AND  S3
S14         6     S  S10 AND  S8
S15         6     S  S14 NOT  S13
S16        55     S  S7  AND  S6
S17         2     S  S16 AND  S5
S18         1     S  S16 AND  S4
```

? t /3,k/all

13/3,K/1 (Item 1 from file:347) **Links**
JAPIO

07361838 **Image available**
INTERNATIONAL INTER-ENTERPRISE ELECTRONIC COMMERCE SYSTEM (DOUBLE QUOTATION SYSTEM ON INTERNET) THAT PREPARES ELECTRONIC CATALOG OF OVERSEA CONSTRUCTION MEMBER, HOUSING MATERIAL, MACHINE COMPONENT, AND PRODUCT, CREATES NEGOTIATION CHANCE FOR DOMESTIC BUYER SIDE BY AUTOMATICALLY SENDING AND RECEIVING CAD DATA GENERATED IN COUNTRY TO OVERSEA SUPPLIER (CONSOLIDATOR) OVER INTERNET, AND ALSO ALWAYS CREATES CHANCE NEGOTIATION CHANCE TO NEGOTIATE WITH TARGET TRADER MEDIATING IN CLEARING IMPORTED ARTICLE AFTER SUCCESS IN NEGOTIATION

INTERNATIONAL INTER-ENTERPRISE ELECTRONIC COMMERCE SYSTEM (DOUBLE QUOTATION SYSTEM ON INTERNET) THAT PREPARES ELECTRONIC CATALOG OF OVERSEA CONSTRUCTION...

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system which can minimize the temporal and monetary loss that a person or a company who desires to purchase in the country and create... ...distribution up to the domestic markets and smoothly carry out operations, transmitting and receiving CAD(computer-aided design) data planned and designed in the country over the Internet and automatically and...

13/3,K/2 (Item 1 from file:350) **Links**
Derwent WPIX

0015729020 *Drawing available*
WPI Acc no: 2006-290910/200630
Related WPI Acc No: 2005-313676; 2005-504846; 2005-603177; 2006-401935; 2006-442373; 2006-463559;
2006-744823; 2007-647492
XRPX Acc No: N2006-247827
Computer-aided finance transaction method for financial institution, involves producing tier of constantdollar instruments financed by already produced tier to finance transaction
Patent Assignee: FARR H (FARR-I); GIDLEY T B (GIDL-I); HERBST A F (HERB-I); PERG W F (PERG-I)
Inventor: FARR H; GIDLEY T B; HERBST A F; PERG W F

<div align="center">Patent Family (2 patents, 111 countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060074787	A1	20060406	US 2004957399	A	20041001	200630	B
			US 200574121	A	20050307		
WO 2006096726	A2	20060914	WO 2006US8108	A	20060307	200661	E

Priority Applications (no., kind,date): US 2004957399 A 20041001; US 200574121 A 20050307

<div align="center">Patent Details</div>

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060074787	A1	EN	25	3	C-I-P of application	US 2004957399
WO 2006096726	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					

Computer-aided finance transaction method for financial institution, involves producing tier of constantdollar instruments financed... Original Titles:Computer-aided process of funding, including a private constant dollar instrument... ...CONTROLLING A **COMPUTER**-AIDED PROCESS... **Alerting Abstract** ... **computer system** to support finance of transaction; and**computer**-aided method for manufacturing product financial documentation..... manager, foreign investment advisor, foreign bank, foreign insurance,foreign pension fund, foreign clearing, foreign investor, **foreign** accounting, **foreign** issuer, **foreign** financial **company, foreign** leasing **company** and **foreign**

business... ... ADVANTAGE - **Reduces** interest rate **risk,** default **risk** and inflation risk... ... DESCRIPTION OF DRAWINGS - The figure shows a flow chart explaining the **computer**-aided finance transaction**Title Terms** /Index Terms/Additional Words:**COMPUTER**; Original Publication Data by Authority..**Original Abstracts:**produced by the method, articles, and necessaryintermediates of the foregoing as regards controlling a**computer system** in computing directed to constant dollar instruments..**Claims:1**. A **computer**-aided method using tiered constant dollar instruments to finance a transaction, the method including the...

13/3,K/3 (Item 2 from file:350) **Links**
Derwent WPIX

0015499451 *Drawing available*
WPI Acc no: 2006-063589/200607
Related WPI Acc No: 2004-345193
XRPX Acc No: N2006-055132
Deviation detecting method for detecting deviation in variability of parameter in e.g. guidancecontrol system, ranks data points representing measured values of parameter in data set, and establishes control limit for each parameter
Patent Assignee: UNIV KENTUCKY RES FOUND (KENT)
Inventor: STROMBERG A J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6980875	B1	20051227	US 2003442330	A	20030521	200607	B
			US 2004818385	A	20040405		

Priority Applications (no., kind,date): US 2003442330 A 20030521; US 2004818385 A 20040405

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6980875	B1	EN	12	5	Continuationof application	US 2003442330
					Continuationof patent	US 6718221

Alerting Abstract ...of surgical patient, targeting and guidance control system of self-propelled projectile missile, and **foreign** currency **business** application.. ...ADVANTAGE - Establishes appropriate controllimit, accurately, thereby **reducing** the associated **risks**. Original Publication Data by AuthoritClaims:1. A **computer** implemented **method** for detecting or predicting adeviation in variability of at least one parameter being monitored...

13/3,K/4 (Item 3 from file:350) **Links**
Derwent WPIX

0015231743 *Drawing available*
WPI Acc no: 2005-581807/200559
XRPX Acc No: N2005-477415
Rules based case management system for insurance company, has manger terminal which in communication with case revolution claim repository computer storing claim data and adjuster terminal, has claim data accessing and modifying unit
Patent Assignee: PRATT S G (PRAT-I)
Inventor: PRATT S G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050182642	A1	20050818	US 2003518779	P	20031110	200559	B
			US 2004546766	P	20040224		
			US 2004986460	A	20041110		

Priority Applications (no., kind,date): US 2003518779 P 20031110; US 2004546766 P 20040224; US 2004986460 A 20041110

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050182642	A1	EN	9	6	Related to Provisional	US 2003518779
					Related to Provisional	US 2004546766

Rules based case management system for insurance company, has manger terminal which in communication with case revolution claim repository computer storing claim data and adjuster terminal, has claim data accessing and modifying unit Alerting Abstract ...NOVELTY - A case revolution claim repository **computer** has data storage device storing claim data.An adjuster terminal and client terminal eah is provided with claim data accessing unit. A manger**terminal** in communication with the **computer** and the adjuster **terminal**, has claim data accessing and modifying unit. ..cases related to property and causality claim, workers compensation claims, medical malpractice daims, and other **foreign** and domestic claims, in insurance **company**. **Title Terms** .../Index Terms/Additional Words:**COMPUTER**; Original Publication Data by Authority..**Original Abstracts:**matter between the liability holder,generally an insurance company, and the parties engaged in the **mitigation** of the **liability**, **generally** attorneys or **associated** service providers. Insurance company protocols are series steps that must be adhered to, responded... **Claims:1**. A rules based case management **system**, comprising:a case **revolution** claim repository **computer** having a data storage device **containing** claim data;at least one adjuster**terminal** and a means for accessing said claim data;at least one client terminal and a means for accessing said claim data; and at least one manager **terminal** in communication with said repository **computer** and said adjuster **terminal**, said **terminal** having a means for accessing **and** modifying said claim data.>

13/3,K/5 (Item 4 from file:350) **Links**
Derwent WPIX

0013865156 *Drawing available*
WPI Acc no: 2004-043737/200404
Related WPI Acc No: 2002-667508; 2002-732191; 2003-017974; 2003-017977; 2003-266151; 2003-559083;
2003-757083; 2004-043743; 2004-069808; 2004-071795; 2004-071797; 2004-083263; 2004-107478; 2004-143402;
2004-257427; 2004-340154; 2004-625941
XRPX Acc No: N2004-035309
Risk management method in bank, involves structuring financial transaction details with transaction
participant identification data related to risk variables, using set criteria and generating corresponding report
Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); LAWRENCE D (LAWR-I)
Inventor: LAWRENCE D

Patent Family (4 patents, 98   countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003104938	A2	20031218	WO 2003US18273	A	20030611	200404	B
US 20030233319	A1	20031218	US 2001812627	A	20010320	200410	E
			US 200121124	A	20011030		
			US 200274584	A	20020212		
			US 2002387791	P	20020611		
			US 2002387849	P	20020611		
			US 2003459258	A	20030611		
AU 2003256267	A1	20031222	AU 2003256267	A	20030611	200445	E
AU 2003256267	A8	20051103	AU 2003256267	A	20030611	200629	E

Priority Applications (no., kind,date): US 2003459258 A 20030611; US 200274584 A 20020212; US 200121124 A
20011030; US 2001812627 A 20010320; US 2002387791 P 20020611; US 2002387849 P 20020611

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003104938	A2	EN	36	9		
National Designated States, Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States, Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20030233319	A1	EN			C-I-P of application	US 2001812627
					C-I-P of application	US 200121124

					C-I-P of application	US 200274584
					Related to Provisional	US 2002387791
					Related to Provisional	US 2002387849
AU 2003256267	A1	EN			Based on OPI patent	WO 2003104938
AU 2003256267	A8	EN			Based on OPI patent	WO 2003104938

Alerting Abstract ... risk managing **system**; **computer executable program** code **for** managing **risk**; and **computer** data signal. ... ... USE - For managing **risks** such as legal, **regulatory**, financial and reputational **risks** in financial institutions **such** as commercial bank, **trust** company, private banker, credit union, thrift institution, broker dealers security firm, commodity trading firm, asset management company, institutional and individual investors, law firm, accounting firm, auditing **firm**, telegraph **company**, casino, **card** club, **foreign** bank **or** financial **agency**, insurance **company**, estate, **savings** bank and joint stock **company**.

13/3,K/6 (Item 5 from file:350) **Links**
Derwent WPIX

0012963936 *Drawing available*
WPI Acc no: 2003-041069/200303
XRPX Acc No: N2003-032166
Automated foreign exchange transaction settling method involves transferring currency belonging to tradng party to account of treasury when digital signature is verified after ensuring availability of funds to complete transaction
Patent Assignee: BENTON R D (BENT-I); CURRENEX INC (CURR-N); KLECKNER J E (KLEC-I); TRAN M T (TRAN-I)
Inventor: BENTON R; BENTON R D; KLECKNER J; KLECKNER J E; TRAN M; TRAN M T

Patent Family (6 patents, 98   countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2002093294	A2	20021121	WO 2002US13756	A	20020501	200303	B
US 20020174066	A1	20021121	US 2001291199	P	20010515	200305	E
			US 2002105517	A	20020325		
GB 2390726	A	20040114	WO 2002US13756	A	20020501	200413	E
			GB 200326377	A	20031112		
AU 2002259109	A1	20021125	AU 2002259109	A	20020501	200452	E
GB 2390726	B	20041215	WO 2002US13756	A	20020501	200482	E
			GB 200326377	A	20031112		
AU 2002259109	A8	20051013	AU 2002259109	A	20020501	200611	E

Priority Applications (no., kind,date): US 2001291199 P 20010515; US 2002105517 A 20020325

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2002093294	A2	EN	51	13		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
US 20020174066	A1	EN			Related to Provisional	US 2001291199
GB 2390726	A	EN			PCT Application	WO 2002US13756
					Based on OPI patent	WO 2002093294
AU 2002259109	A1	EN			Based on OPI patent	WO 2002093294

GB 2390726	B	EN			PCT Application	WO 2002US13756
					Based on OPI patent	WO 2002093294
AU 2002259109	A8	EN			Based on OPI patent	WO 2002093294

Alerting Abstract ... **Computer**-readable **medium** storing instructions for automatically settling financial transaction; and Apparatus for automatically settling financial transaction... ... USE - For automatically settling foreign exchange transactions between treasury systems belonging to organizations requiring foreign exchange services such as **corporation**, **funds** or non-governmental organizations (NGOs) and trading **system** such as banks running on **computer system**, DSP, microprocessor, mainframe computer, **portable computing** device, personal organizer, **device** controller and computational engine..... transferring the currency into the treasury only after verifying the digital signature key, the settlement **risk** during transaction is **reduced**, transaction is settled efficiently in short time period

13/3,K/7 (Item 6 from file:350) **Links**
Derwent WPIX

0012754930 *Drawing available*
WPI Acc no: 2002-608116/200265
XRPX Acc No: N2002-481666
Computer-implemented transaction management system for cross-border trade process, has commercial invoice transaction template to monitor and track movement of merchandise and activities of third party service providers
Patent Assignee: LABIT D A (LABI-I)
Inventor: KNEIPP S; LISKETING M; WALKER D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020095355	A1	20020718	US 2001262484	P	20010118	200265	B
			US 200253066	A	20020117		

Priority Applications (no., kind,date): US 2001262484 P 20010118; US 200253066 A 20020117

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020095355	A1	EN	28	3	Related to Provisional	US 2001262484

Computer-implemented transaction management system for cross-border trade process, has commercial invoice transaction template to monitor and track movement... Original Titles:Computer-implemented international tradesystem **Alerting Abstract** DESCRIPTION - An INDEPENDENT CLAIM is included for **computer** -implemented international trade method..**Title Terms** /Index Terms/Additional Words:**COMPUTER**; Original Publication Data by Authority**Original Abstracts:** The **computer**-implemented **international** trade system is **the business logic** of an **expert system** which manages, guides and integrates the complete export/import trade process of single cross-border merchandise trade transactions on behalf of a buyeand seller, each accessing the **system** remotely using personal**computers** and web browsers. **This system** is designed to be accessed by users in an application service provider environment, and utilies a combination of currently existing e-commerce technology, **computer server** technology, extensible **markup language**, encryption**software**, and database **software, all** integrated and controlled by a unique series of software pplications created around the business logic. The object of the invention is to**minimize** time, costs, **risks and** required process **knowledge,** while maximizing the probabilty of a successful outcome, for cross-border merchandise trade transactions, especally... **Claims:** What is claimed is: **1.** A **computer**-implemented transactionmanagement **system** for guiding a buyerand seller through the **complete** export/import trade process to achieve single cross-border merchandise trade transactions between the buyer.... service providers on the Internet; server means, connected to said interface mens, for providing an **application** service provider**environment** capable of communication with said buyer and selleand with third party service providers on the Internet;**software applications**, resident on said**server** means and created around an export/import trade business **logic, for** integrating and controlling**said application** service provider environment, and comprising:

13/3,K/8 (Item 7 from file:350) **Links**
Derwent WPIX

0010803843 *Drawing available*
WPI Acc no: 2001-420045/200145
XRPX Acc No: N2001-311209
Currency control method for asset management of multinational company comprises estimating company asset values in each currency and producing a weighted average which can be used as a currency unit within the company
Patent Assignee: SONY CORP (SONY); TAKAYASU H (TAKA-I)
Inventor: TAKAYASU H

Patent Family (4 patents, 28 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1115079	A2	20010711	EP 2001300034	A	20010104	200145	B
JP 2001195479	A	20010719	JP 20005908	A	20000107	200145	E
US 20010025265	A1	20010927	US 2001755404	A	20010105	200159	E
US 20050010514	A1	20050113	US 2001755404	A	20010105	200506	E
			US 2004912836	A	20040806		

Priority Applications (no., kind,date): JP 20005908 A 20000107

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 1115079	A2	EN		2		
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
JP 2001195479	A	JA	20			
US 20050010514	A1	EN			Continuation of application	US 2001755404

Alerting Abstract ...method, an exchange rate computing system, a currency weighting determination method, a currency weighting determinationsystem, stored **computer program** for implementing the currency controlsystem, stored **computer program** for calculating exchange rates, storedcomputer **program** for calculating currency weighting, data processingsystem for currency control using this method and a data processing system forcalculating the weightings... Original Publication Data by Authority...**Original Abstracts:**foreign exchange rate fluctuations. Introduction of the unique currency makes accounting independent of exchange ratfluctuations, thus **minimizing losses caused** by **exchange rate fluctuations.** By linking theunique currency unit with a point system which aims at locking in customers or by issuing...... possible to start a new type of financial business in which effects of exchange rate **fluctuations** are **eliminated.** ... ... of currencies, despite foreign exchange rate fluctuations. Introduction of the unique currency makes accounting independentof exchange rate **fluctuations,** thus **minimizing losses** caused by

exchange rate **fluctuations. By** linking **the unique** currency unit with **a** **point** system which aims at locking in customers or by issuing the unique currency in the..... possible to start a new type of financial business in while effects of exchange rate **fluctuations** are **eliminated**. ... ... a company, the assets being owned in a plurality of countries, i.e., in **a** **plurality** of currencies, despite **foreign** exchange rate fluctuations. Introduction of the unique currency makes accounting independent of exchange rate **fluctuations**, thus **minimizing losses** caused by exchange rate **fluctuations**. By linking the unique currency **unit** with **a point** system which aims at **locking** in customers or by issuing the unique currency in the form of electronic money which... ... possible to start a new type of financial business in which effects of exchange rate **fluctuations** are **eliminated**. >

0009852780 *Drawing available*
WPI Acc no: 2000-146807/200013
XRPX Acc No: N2000-108711
Continuous processing line system analyzing apparatus used in international business machine manufacturing facility
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: DENARDO P F; HEINLEIN P D; MAGUIRE T J; WOLSTROMER D J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6018716	A	20000125	US 1994234908	A	19940428	200013	B
			US 1997889550	A	19970708		

Priority Applications (no., kind,date): US 1994234908 A 19940428; US 1997889550 A 19970708

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6018716	A	EN	24	9	Continuation of application	US 1994234908

Continuous processing line system analyzing apparatus used in international business machine manufacturing facility Alerting Abstract ...in response to the questions provided by a facilitator (2). The session uses a PC server (5), an operating system (6), a projector (4) and a screen (3) for viewing, and a printer (7) for... ... USE - Used in **international business machine (IBM)** manufacturing facility... ... ADVANTAGE - Reduces time from the beginning of continuous process line analysis until completion of analysis. **Reduces risk of** mis-recording of information shared in a continuous process analysis team meeting. Encourages participation by team members in analysis meeting **to reduce risk that** important information will not be shared. Reduces time required to perform continuous process line analysis... Original Publication Data by Authority **Original Abstracts:** A network **computer system** and method for analyzing a **system** of continuous process lines. Groupware is used to implement the analysis stage of continuous flow manufacturing (CFM) methodology using a network of portable **computers**. Preferably in one meeting, in response to prompts of a facilitator, participants input all the... ...to create a program input database. Then preferably in the same meeting a flow chart **program** (e.g. a **computer** aided design CAD **system**) is used to generate flow charts for each process line from the program input database... .. **Claims:** participant workstations; automatically collecting input data from the participant workstations in the meeting at the **facilitator** workstation through a computer network; automatically displaying the input **data** on a **large** screen to a plurality of the participants; prompting participants to verify the accuracy of the.... consensus about inconsistencies in the input data in the meeting; organizing the data and building a computer database in the meeting; automatically generating a process flow diagram from the database in **the** meeting, showing process steps and relationship between process steps; automatically generating data forms for respective..

Derwent WPIX

0009727280 *Drawing available*
WPI Acc no: 2000-012046/200001
XRPX Acc No: N2000-009279
Automated vehicle dispatch and payment honoring computer system
Patent Assignee: PAREDES A (PARE-I)
Inventor: PAREDES A

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5973619	A	19991026	US 1997872084	A	19970610	200001	B

Priority Applications (no., kind,date): US 1997872084 A 19970610

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5973619	A	EN	10	3	

Automated vehicle dispatch and payment honoring computer system Alerting Abstract ...safety. Improves traffic congestion. Increases customer safety. Promotes taxi industry and commerce. Improves services to foreign customers. Allows taxi **companies** to better target their advertisement to their prospective customers. Enables taxi companies to secure corporate... ..Increases parking revenue by reinstating metered parking stalls. Reduces the parking demand at a facilty. **Reduces** the **risk** of taxi fare pirating. Increases dispatcher's efficiency... ...DESCRIPTION OF DRAWINGS - The figure shows a flowchart of the vehicle rquest, or 'Taxilink' **software**, as executed by the **computer** and hardware components of the vehicle dispatch and payment honoring system. **Title Terms** .../Index Terms/Additional Words: **COMPUTER**; Original Publication Data by Authorit Original **Abstracts:** An automated vehicle dispatch and paymat honoring **system** which is comprised **of** a **computerized system** with specialized **software which** enables a **user** to select a particular Taxi or vehicular transport company from a menu, along with the... ... and provides alternative forms of payment which are honored by that particular transport company. This **system** might include individualized **computerized** stands or wall **unit** strategically positioned in such crowded places as airports, hotels, and banks. Such stands could electronical receive and scan credit or debit cards. The **software system** might also **be accessed** via **computer** or telephonic link. **The** finalized request for service is relayed to a dispatcher via telecommunication, satellite or **computer** link. The dispatcher can then route the appropriate vehicle to the requesters location whereby a pre-printed cst voucher... **Claims:** A method as implemented on a **computer system for use** by a consumer, said method for delivering instructional messages to said consumer regarding private transportation... ...1) displaying a list of authorized transportation companies for selection by the operator of the **computer**;2) prompting the **consumer** to insert the amount of passengers to be traveling in the transportation vehicle;(3) graphically...

15/3,K/1 (Item 1 from file:350) **Links**

Derwent WPIX

0015085796 *Drawing available*

WPI Acc no: 2005-435253/200544

XRPX Acc No: N2005-353293

Messaging-based transaction method for on-line banking, involves configuring message indicating creditor and transaction amount, to include selectable object configured to trigger financial transfer of funds to trusted source

Patent Assignee: AMERICA ONLINE INC (AMON-N); GAITTEN S (GAIT-I); KEELING J E (KEEL-I); MCALLISTER W D (MCAL-I); MORELLO M V (MORE-I); WHITE B G (WHIT-I)

Inventor: GAITTEN S; KEELING J E; MCALLISTER W D; MORELLO M V; WHITE B G; WHITE W G

Patent Family (4 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2005053271	A2	20050609	WO 2004US39300	A	20041124	200544	B
US 20050165680	A1	20050728	US 2003524029	P	20031124	200550	E
			US 2004995549	A	20041124		
US 20050177505	A1	20050811	US 2003524029	P	20031124	200553	E
			US 2004995556	A	20041124		
US 20050192893	A1	20050901	US 2003524029	P	20031124	200558	E
			US 2004995548	A	20041124		

Priority Applications (no., kind,date): US 2003524029 P 20031124; US 2004995548 A 20041124; US 2004995549 A 20041124; US 2004995556 A 20041124

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2005053271	A2	EN	71	12		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20050165680	A1	EN			Related to Provisional	US 2003524029
US 20050177505	A1	EN			Related to Provisional	US 2003524029
US 20050192893	A1	EN			Related to Provisional	US 2003524029

Original Publication Data by Authority...**Claims:**first message configured to identify the vendor to the subscriber, and to enable the subscriber**to** permit or **deny** registration of the vendor with the subscriber account within the electronic bill payment system;configuring...... the registrant, including information related to a financial account designated by the registrant as available**for** application against**payment** requests;**generating** a message reflecting at least the creditor and the transaction amount;configuring the message to...

15/3,K/2 (Item 2 from file:350) **Links**
Derwent WPIX

0014665444 *Drawing available*
WPI Acc no: 2005-013025/200501
XRPX Acc No: N2005-010527
Value holding system e.g. memory card used in fare adjustment system in railway company, rejects received instruction to add or remove value related to payment, when received instruction is same as previously received instruction
Patent Assignee: MATSUSHITA DENKI SANGYO KK (MATU); MATSUSHITA ELECTRIC IND CO LTD (MATU); NAKANO T (NAKA-I); OHMORI M (OHMO-I)
Inventor: NAKANO T; OHMORI M; OMORI M

Patent Family (9 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2004102486	A1	20041125	WO 2004JP6570	A	20040510	200501	B
US 20040238624	A1	20041202	US 2004842736	A	20040511	200501	E
JP 2004362554	A	20041224	JP 2004141836	A	20040512	200502	E
EP 1623388	A1	20060208	EP 2004732017	A	20040510	200611	E
			WO 2004JP6570	A	20040510		
US 7051924	B2	20060530	US 2004842736	A	20040511	200636	E
US 20060144930	A1	20060706	US 2004842736	A	20040511	200645	E
			US 2006369749	A	20060308		
KR 2006013392	A	20060209	WO 2004JP6570	A	20040510	200660	E
			KR 2005721396	A	20051110		
CN 1788286	A	20060614	CN 200480013165	A	20040510	200672	E
US 7287690	B2	20071030	US 2004842736	A	20040511	200772	E
			US 2006369749	A	20060308		

Priority Applications (no., kind,date): JP 2003134394 A 20030513

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2004102486	A1	EN	81	11		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR					

	TZ UG ZM ZW					
JP 2004362554	A	JA	29			
EP 1623388	A1	EN			PCT Application	WO 2004JP6570
					Based on OPI patent	WO 2004102486
Regional Designated States,Original	DE FR GB IT					
US 20060144930	A1	EN			Division of application	US 2004842736
KR 2006013392	A	KO			PCT Application	WO 2004JP6570
					Based on OPI patent	WO 2004102486
US 7287690	B2	EN			Division of application	US 2004842736
					Division of patent	US 7051924

...NOVELTY - A receiving unit receives instruction toadd or remove value related topayment. A **rejection** unit **rejects** the received instruction, when the received instruction is same as previously received instruction. Original Publication Data by Authority..**Original Abstracts:**when judged that the instruction is identicalwith the previous instruction, it is possible to**reject** an invalid **payment** request in order to prevent an incorrect collection of payment...
... when judged that the instruction is identical with the previous instruction, it is possible to**reject** an invalid**payment** request in order to prevent an incorrect collection of paymnt... ... judging unit judges that the instruction is identical to the previous instruction. According to the**value** holding system so constucted, it is possible to**reject** an invalid **payment** request in order to prevent an incorrect collection of payment... ... judging unit judges that the instruction is identical to the previous instruction. According to the**value** holding system so constructed, it is possible to**reject** an invalid**payment** request in order to prevent an incorrect collection of payment... ... judging unit judges that the instruction is identical to the previous instruction. According to the**value** holding system so constructed, it is possible to **reject** an invalid**payment** request in order to prevent an incorrect collection of payment.....when judged that the instruction is identical with the previous instruction, it is possible to**reject** an invalid**payment** request in order to prevent an incorrect collection of payment...

15/3,K/3 (Item 3 from file:350) **Links**
Derwent WPIX

0013823408 *Drawing available*
WPI Acc no: 2003-864206/200380
Related WPI Acc No: 2003-875326; 2003-875327
XRPX Acc No: N2003-689819
Claim data processing system for healthcare payer institution, collates claim data related to provision of healthcare to patient, pre-processes collated data and validates data to initiate payment generation
Patent Assignee: SIEMENS MEDICAL SOLUTIONS HEALTH SERVICE (SIEI)
Inventor: FITZGERALD D; HUNTER J; KLASSEN D H; KLASSEN S D H; LONG G; LUCAS B; ZIMMERMAN J

Patent Family (4 patents, 30 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030191665	A1	20031009	US 2002371027	P	20020409	200380	B
			US 2002384487	P	20020531		
			US 2002247980	A	20020920		
WO 2003087979	A2	20031023	WO 2003US10191	A	20030403	200380	E
EP 1493117	A2	20050105	EP 2003723890	A	20030403	200504	E
			WO 2003US10191	A	20030403		
JP 2005522766	W	20050728	JP 2003584856	A	20030403	200549	E
			WO 2003US10191	A	20030403		

Priority Applications (no., kind,date): US 2002371027 P 20020409; US 2002384487 P 20020531; US 2002247980 A 20020920

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030191665	A1	EN	22	14	Related to Provisional	US 2002371027
					Related to Provisional	US 2002384487
WO 2003087979	A2	EN				
National Designated States,Original	CA JP					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI SK TR					
EP 1493117	A2	EN			PCT Application	WO 2003US10191
					Based on OPI patent	WO 2003087979
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LU MC NL PT RO SE SI SK TR					
JP 2005522766	W	JA	21		PCT Application	WO 2003US10191

					Based on OPI patent	WO 2003087979

Alerting Abstract ...determined whether or not the claim is to be paid in full,partially paid ordenied, the claim accuracy of the healthcarepayer institution is improved... Original Publication Data byAuthority...**Original Abstracts:**claim data for processing using the rules to validate the collated claim datas in **condition** for processing to **initiate generation of payment**. A **claim** processor **submits** the collated claim data to a payer,in response to successful validation by the pre...... claim data for processing using the rules to validate the collated claim data is in **condition** for processing to **initiate generation** of **payment**, the **amended** collated **claim** data being received in response to unsuccessful validation using the rules... ...claim data for processing using the rules to validate the collated claim data is in **condition** for processing to initiate**generation** of **payment**. A **claim** processor submits the collated **claim** data **to** a payer, in response to successful validation by the pre-processor. A rules processor processes... ...claim data for processing using the rules to validate the collated claim data is in **condition** for processing to initiate **generation** of **payment**, the **amended** collated claim data being **received** in **response** to unsuccessful validation using the rules... ... claim data for processing using the rules to validate the collatedlaim data is in **condition** for processing to initiate**generation** of **payment**. A claim processor submits the collatedclaim data to a payer, **in** response **to** successful validation by the pre-processor. A ruls processor processes acquired claim data to identify...... claim data for processing using the rules to validate the collated clan data is in **condition** for processing to initiate**generation** of **payment**, the amended collated claim data beingreceived in response to unsuccessful **validation** using the rules... ...**Claims:**claim data for processing using said rules to validate said collated claimdata is in **condition** for processing to initiate**generation** of **payment**; anda claim processor, for submitting saidcollated claim datato a **payer**, in **response** to successful validation by saidpre-processor.

15/3,K/4 (Item 4 from file:350) **Links**
Derwent WPIX

0012971416 *Drawing available*
WPI Acc no: 2003-048809/200305
XRPX Acc No: N2003-038481
Business-to-business commerce transactions for purchasing/credit card payments, comprising capturing purchase order information and requesting/generating a CPN that is linked to it
Patent Assignee: ORBIS PATENTS LTD (ORBI-N)
Inventor: CARROLL J; FLITCROFT D I; LANFORD C; LANGFORD C; O'DONNELL G

Patent Family (2 patents, 27 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1265202	A1	20021211	EP 200212259	A	20020604	200305	B
US 20030018567	A1	20030123	US 2001294974	P	20010604	200310	E
			US 2001295019	P	20010604		
			US 2002160190	A	20020604		

Priority Applications (no., kind,date): US 2002160190 A 20020604; US 2001294974 P 20010604; US 2001295019 P 20010604

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 1265202	A1	EN	33	12		
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20030018567	A1	EN			Related to Provisional	US 2001294974
					Related to Provisional	US 2001295019

Alerting Abstract ...unambiguous reconciliation of purchase order, invoice and payment data. Credit card companies must meet these **requirements** that use four main types of information created in a purchase/credit card **payment** cycle and that are of significance to a business. They are: purchase information, purchase reference... ...financial transaction numbers (e.g. specifically Controlled Payment Numbers (CPNs)) as accounting tools. Provides deferred **payment** scheduling and a **declining** balance card on a business-to-business level...

15/3,K/5 (Item 5 from file:350) **Links**
Derwent WPIX

0012495938 *Drawing available*
WPI Acc no: 2002-443452/200247 .
XRPX Acc No: N2002-349385
On-line payment processing method e.g. for check in financial institutions, involves determining valid payment request using identity confirmation and payment information, and hash value
Patent Assignee: HITACHI LTD (HITA)
Inventor: AKUTSU T; CHIBA H; KAWATSURA Y; KAWAZURE Y; MORITA A; MORITA H; NARISHIMA Y ; TAKEMOTO S; WATANABE K

Patent Family (3 patents, 28 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020046189	A1	20020418	US 2001900086	A	20010705	200247	B
EP 1207506	A2	20020522	EP 2001116445	A	20010706	200247	E
JP 2002123779	A	20020426	JP 2000316856	A	20001012	200247	E

Priority Applications (no., kind,date): JP 2000316856 A 20001012

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020046189	A1	EN	21	12	
EP 1207506	A2	EN			
Regional Designated States,Orginal	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR				
JP 2002123779	A	JA	13		

...NOVELTY - A credit card number and a hash **value** which is **generated** by a debtor, using the received **payment** information and an identity confirmation information are recved. Another identity information corresponding to the credit... Original Publication Data by Authority.**Original Abstracts:**from the merchant does not match the ordering information extracted from the authentication information, th payment request is **rejected**. ... ... from the merchant does not match the ordering information extracted from the authentication information, the payment request is **rejected. >**

15/3,K/6 (Item 6 from file:350) **Links**
Derwent WPIX

0009291870 *Drawing available*
WPI Acc no: 1999-221916/199919
XRPX Acc No: N1999-164753
**Operation controller for combined solar and fuel power generation system - controls operation of fuel
electrical power generation unit such that total energy generated by solar and fuel electrical power generation
units are in accordance with desired value**
Patent Assignee: HONDA GIKEN KOGYO KK (HOND); HONDA MOTOR CO LTD (HOND)
Inventor: KOMURA N

Patent Family (3 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 11055860	A	19990226	JP 1997217074	A	19970728	199919	B
US 6160318	A	20001212	US 1998119947	A	19980723	200067	E
JP 3738929	B2	20060125	JP 1997217074	A	19970728	200608	E

Priority Applications (no., kind,date): JP 1997217074 A 19970728

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 11055860	A	JA	6	4		
JP 3738929	B2	JA	9		Previously issued patent	JP 11055860

Original Publication Data by Authority...**Original Abstracts:**6 or a power monitor apparatus 7. When the power from
the SLCS 1 is **declined**, it is **compensated** by increasing the power output of the EGCS 2. Since the total power
generated by... ...**Claims:**the fuel power generator; and a controller for controlling the power generated by the fuel
power generator so as to maintain the **total** sum power **equal** to a predetermined target **value** so that a variation in
the power output of the solar power **generator is** substantially offset.

? t /3,k/all
17/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0016192584 *Drawing available*
WPI Acc no: 2006-724225/200675
Related WPI Acc No: 2005-331650
XRPX Acc No: N2006-569067
Automated clearing house payments approving method for ACH financial transaction, involves processing ACH payment when originator is determined to be in approved originator list
Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N)
Inventor: LOVE R A; MAURIELLO L N; NELSON D E; RECKORD-YARDE N V; ROBERTSON S L; WILLIAMS R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060206427	A1	20060914	US 2003507294	P	20030930	200675	B
			US 2004953754	A	20040929		
			US 2006416946	A	20060503		

Priority Applications (no., kind,date): US 2003507294 P 20030930; US 2004953754 A 20040929; US 2006416946 A 20060503

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060206427	A1	EN	19	6	Related to Provisional	US 2003507294
					C-I-P of application	US 2004953754

Automated clearing house payments approving method for ACH financial transaction, involves processing ACH payment when originator is determined to... Original Titles:Approving ACH operator processing of ACH **payments** based on an originating depositoryfinancial institution's approved originator listAlerting **Abstract** ...NOVELTY - The method involves transmitting an automatedclearing house (ACH) file comprising ACHpayment originated by an originator to an ACH operator. The ACH payment is processed by the... DESCRIPTION - An INDEPENDENT claims also included for a computer-implemented method for processing automatedclearing house ("ACH") **payments** by an ACH operator... ...ADVANTAGE - The originating depositoryfinancial institution can be protected from unauthorizedpayments originated by an unauthorized originator..Original Publication Data by AuthorityOriginal Abstracts:Approving automatedclearing house ("ACH") **payments** for processing by an ACH operator is based on an approved originator list identifying originators authorized by an origiting depositoryfinancial institution ("ODFI") to originate ACHpayments and to send those ACH payments to the ACH operator on behalf of the ODFI... ... the ODFI. The ACH operator determines whether the first originator is on the approved originatdist and **processes the ACH payment** if the **first** originator is on the approved originator list. The ACH operator can reject the ACH payment... ... is not on the approved originator list or can seek approval from the ODFI toprocess the ACH

payment even if the **first** originator is not on the approved originator list**Claims:**What is claimed is:**1**. A computer-implemented method for approving automated**clearing house** ("ACH") **payments** for processing by an ACH operator, comprising the steps of:receiving an approved originator**s**i identifying at least one originator authorized by an originating depository**financial institution** ("ODFI") to originate ACH**payments** and to send those ACH payments to the ACH operator on behalf of the ODFI...

17/3,K/2 (Item 2 from file:350) **Links**
Derwent WPIX

0011000587 *Drawing available*
WPI Acc no: 2001-625757/200172
XRPX Acc No: N2001-466457
System for mitigating risks associated with setting of foreign exchange and other payment-based transactions using a digital certificate to secure user and payment bank access
Patent Assignee: PERKOWSKI T J (PERK-I); TYSON-QUAH K (TYSO-I)
Inventor: TYSON-QUAH K

Patent Family (8 patents, 92 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001063498	A2	20010830	WO 2001GB802	A	20010223	200172	B
AU 200135771	A	20010903	AU 200135771	A	20010223	200202	E
US 20020152156	A1	20021017	US 2000513440	A	20000225	200270	E
			WO 2001GB802	A	20010223		
			US 20017179	A	20011022		
US 20040230510	A1	20041118	US 2000513440	A	20000225	200477	E
			US 2004815190	A	20040331		
US 20040236677	A1	20041125	US 2000513440	A	20000225	200479	E
			US 2004814800	A	20040331		
US 20040236687	A1	20041125	US 2000513440	A	20000225	200479	E
			US 2004813919	A	20040331		
US 20050015329	A1	20050120	US 2000513440	A	20000225	200507	E
			US 2004814730	A	20040331		
US 7283977	B1	20071016	US 2000513440	A	20000225	200768	E

Priority Applications (no., kind,date): US 2000513440 A 20000225; WO 2001GB802 A 20010223; US 20017179 A 20011022; US 2004813919 A 20040331; US 2004814730 A 20040331; US 2004814800 A 20040331; US 2004815190 A 20040331

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001063498	A2	EN	86	10		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC					

States,Original	MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200135771	A	EN			Based on OPI patent	WO 2001063498
US 20020152156	A1	EN			C-I-P of application	US 2000513440
					Continuation of application	WO 2001GB802
US 20040230510	A1	EN			Continuation of application	US 2000513440
US 20040236677	A1	EN			Continuation of application	US 2000513440
US 20040236687	A1	EN			Continuation of application	US 2000513440
US 20050015329	A1	EN			Continuation of application	US 2000513440

...foreign exchange and other payment-based transactions using a digital certificate to secure user and payment bank access ...Original Titles:based transaction wherein payment is made from an acount holder to a counterparty using apayment bank system employing a risk filter routine that determines whether to selectivelyreject payment based upon... ...based transaction wherein payment is made from an account holder to a counterparty using a payment bank system oprated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for later re-evaluation in the event that the amount of payment authorized by said...and systemic risk associated with payments-based transactions wherein a filteprocess module in each payment bank host application is integrated withpayments processing such that payments instructions are fibred for compliance using suspend payments instructions and payments... ...Systemfor reducing payment risk, liquidity risk and systematicrisk in a system wherein apayment bank host application has a filter process module foprocessing payments instructions, and wherein apayment bank host application appliespayments risk data as input parameters to saidfilter process module for automated evaluation of payments.....payments instructions breaching input parameters to said filter process module are rejected back to a payments processing queue for later re-evaluationin the absence of an override instruction... ...System for reducing risk payment-based transactions wherein a risk filter routine returns instructions authorizingpayment to a payment queue for later re-evaluation...Alerting Abstract ...2). The core system (2) processes data received from plurd users and communicates with thepayment bank host application (3) interfaced to domestic payment systems (5) for each currency. Access is allowed......3 Payment bank host applications Original Publication Data by Authority..Original Abstracts:Third Party Host Applications for use by plurality of Third Parties; and a plurality of Payment Bank Host Applications for use by a plurality ofPayment Banks operating a plurality of domesticpayment systems. All host applications communicate via cryptographicallsecure sessions via private communications networks and/or the Internet global computer network. User anBayment Bank access is secured by digital certification. EachPayment Bank Host Application has a mechanism for processing payment messages, including payments instructions to be carriedout in its domestic payments system on behalf of a plurality of account holders (includingbank correspondents). In addition, eachPayment Bank Host Application includes a filter process module for processing payments instructions, prior to being carried. ... counterparty in a multiplicity of chosen currencies on instruction from a Third PartyUser or Payment Bank. The filter process module can also be instructed to override risk control parameters to enable..... liquidity risk to predetermined tolerances educes the likelihood of contingent defaults in the event ofpayment failure due to bank insolvency or other unforeseen event, and thereby reduces systemic risk to the global financial system... ...Third Party Host Applications for use by plurality of Third Parties; and a pluralty of Payment Bank Host Applications for use by a plurality ofPayment Banks operating a plurality of domesticpayment systems. All host applications communicate via cryptographically secure sessions via private communications networks and/or the Internet global computer network. User anBayment Bank access is secured by digital certification. EachPayment Bank Host Application has a mechanism for processing payment messages, including payments instructions to be carriedout in its domestic payments system on behalf of a plurality of account holders (includingbank correspondents). In addition, eachPayment Bank Host Application includes a filter

process module for processing payments instructions, prior to being carried. ... liquidity rsk to predetermined tolerances reduces the likelihood of contingent defaults in the event qfayment failure due to **bank** insolvency or other unforeseen event, and thereby reduces systemic risk to the global finandasystem... ... Third Party Host Applications for use by pluralityof Third Parties; and a plurality of**Payment Bank** Host Applications for use bya plurality of**Payment Banks** operating a plurality of domesticpayment systems. All host applications communicate via cryptographicallysecure sessions via private communications networks andbr the Internet global computer network. User and **Payment Bank** access is secured by digital certification. Each**Payment Bank** Host Application has a mechanism for processing paynent messages, including payments instructions to be carried out in its domestic payments system on behalf of a pluralty of account hdders (including**bank** correspondents). In addition, each **Payment Bank** Host Application includes a filer process module for processing payments instructions, prior to being carried... ... liquidity risk to predetermined tolerancesreduces the likelihood of conhngent defaults in the event of **payment** failure due to **bank** insolvency or other unforeseen event, and thereby reduces systemic risk to the global financial system... ... Third Party Host Applications for use by pluralty of Third Parties; and a plurality ofPayment **Bank** Host Applications for use by a pluralty of **Payment Banks** operating a plurality of domesticpayment systems. All host applications communicate via cyptographically secure sessions via private communications networks and/or the Internet global computer network. User andPayment **Bank** access is secured by digital certification. Each **Payment Bank** Host Application has a mechanismfor processing payment messages, including payments instructions to be carried out in its domestic payments system on behalf of a plurality of account holders (includingbank correspondents). In addition, eachPayment **Bank** Host Application includes a filer process module for processing payments instructions, prior to being carried..... liquidity risk to predetermined toleraces reduces the likelihood of contingent defaults in the event ofpayment failure due to **bank** insolvency or other unforeseen event, and thereby reduces systemic rsk to the global fnancial system... ... ThirdParty Host Applications for use by plurality of Third Parties; and a pluralty of **Payment Bank** Host Applications for use by a plurality ofPayment **Banks** operating a plurality of domesticpayment systems. All host applications communicate via cryptographicallysecure sessions via private communications networks and/or the Internet global computer network. User anBayment **Bank** access is secured by digital certification. EachPayment **Bank** Host Application has a mechanism for processing paymnt messages, including paymats instructions to be carriedout in its domestic payments system on behalf of a plurality of account holders (includingbank correspondents). In addition, eachPayment **Bank** Host Application includes a filter process module for processing payments instructions, prior to being carried. ... liquidity rsk to predetermined tolerances reduces the likelihood of contingent defaults in the event qfayment failure due to **bank** insolvency or other unforeseen event, and thereby reduces systemic risk to the global finandasystem... ... Third Party Host Applications for use by pluralityof Third Parties; and a plurality ofPayment **Bank** Host Applications for use bya plurality ofPayment **Banks** operating a plurality of domesticpayment systems. All host applications communicate via cryptographicallysecure sessions via private communications networks andbr the Internet global computer network. User and **Payment Bank** access is secured by digital certification. EachPayment **Bank** Host Application has a mechanism for processing paynent messages, including payments instructions to be carried out in its domestic payments system on behalf of a pluralty of account hdders (including**bank** correspondents). In addition, each **Payment Bank** Host Application includes a filer process module for processing payments instructions, prior to being carried... ... liquidity risk to predetermined tolerancesreduces the likelihood of conhngent defaults in the event of **payment** failure due to **bank** insolvency or other unforeseen event, and thereby reduces systemic risk to the global financial system... ... Third Party Host Applications for use by pluralty of Third Parties; and a plurality ofPayment **Bank** Host Applications for use by a pluralty of **Payment Banks** operating a plurality of domesticpayment systems. All host applications communicate via cyptographically secure sessions via private communications networks and/or the Internet global computer network. User andPayment **Bank** access is secured by digital certification. Each **Payment**
Bank Host Application has a mechanism for processing paymnt messages, including payments instructions to be

carried ... ...**Claims:**based transaction wherein payment is made from an acount holder to a Counterparty using a **payment bank** system operated by a **payment bank**, the method comprising the steps of:receiving at least one user-supplied risk parameter associated with the Counterparty;receiving a **first instruction** authorizing payment from the account holder to the Counterparty;stoing the **first instruction** in a **payment queue**;during processing of the **payment** transaction, performing a risk filter routine that determines whether to selectively reject payemt authorized by the **first instruction** based upon the at least one user-supplied risk parameter associated with the Counterparty... ... of claim 3, wherein each Third Party Host Application, said User Host Application and said **Payment Bank** Host Application sends **payments** risk data and generates and receives payments-related notifications, inquiries, messages and reports via their... ... What is claimed is:1.An automated system for reducing risk in **payment**-based transactions comprising:a **payment bank** subsystem, operated by a **payment bank**, that processes a **payment**-based transaction wherein payment is made from an account holder to a counterparty, wherein the **payment bank** subsystem includes a **payment queue** storing a **first instruction** authorizing **payment** from the account holder to the counterparty during processing of the transaction; and a module, integrated with the **payment bank** subsystem, that stores at least one user-supplied risk parameter associated with the account holder... ... during processing of the transaction to determine whether to selectively reject payment authorized by the **first instruction** stored in the **payment queue** based upon the at least one user-supplied risk parameter associated with the counterparty;wherein... ... made by the account holder, and payments received by the account holder;automatically accesses said **first instruction** stored in the **payment queue**;automatically determines whether to selectively reject payment authorized by the **first instruction** based upon the available balance;wherein said risk filter routine automatically rejects payment authorized by the **first instruction** in the event that the amount of payment authorized by the **first instruction** exceeds the available balance; and wherein the risk filter routine automatically returns the **first instruction** to the **payment queue** for later re-evaluation.

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Derwent WPIX

0011000587 *Drawing available*
WPI Acc no: 2001-625757/200172
XRPX Acc No: N2001-466457
System for mitigating risks associated with setting of foreign exchange and other payment-based transactions using a digital certificate to secure user and payment bank access
Patent Assignee: PERKOWSKI T J (PERK-I); TYSON-QUAH K (TYSO-I)
Inventor: TYSON-QUAH K

Patent Family (8 patents, 92 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001063498	A2	20010830	WO 2001GB802	A	20010223	200172	B
AU 200135771	A	20010903	AU 200135771	A	20010223	200202	E
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			WO 2001GB802	A	20010223		
			US 20017179	A	20011022		
US 20040230510	A1	20041118	US 2000513440	A	20000225	200477	E
			US 2004815190	A	20040331		
US 20040236677	A1	20041125	US 2000513440	A	20000225	200479	E
			US 2004814800	A	20040331		
US 20040236687	A1	20041125	US 2000513440	A	20000225	200479	E
			US 2004813919	A	20040331		
US 20050015329	A1	20050120	US 2000513440	A	20000225	200507	E
			US 2004814730	A	20040331		
US 7283977	B1	20071016	US 2000513440	A	20000225	200768	E

Priority Applications (no., kind,date): US 2000513440 A 20000225; WO 2001GB802 A 20010223; US 20017179 A 20011022; US 2004813919 A 20040331; US 2004814730 A 20040331; US 2004814800 A 20040331; US 2004815190 A 20040331

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001063498	A2	EN	86	10		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					

Regional Designated States, Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200135771	A	EN			Based on OPI patent	WO 2001063498
US 20020152156	A1	EN			C-I-P of application	US 2000513440
					Continuation of application	WO 2001GB802
US 20040230510	A1	EN			Continuation of application	US 2000513440
US 20040236677	A1	EN			Continuation of application	US 2000513440
US 20040236687	A1	EN			Continuation of application	US 2000513440
US 20050015329	A1	EN			Continuation of application	US 2000513440

...**Original Titles:**made from an account holder to a counterparty using a payment bank system employing a **risk filter** routine that determines whether to selectively reject payment based upon at least one user-supplied **risk** parameter including a **clean** payment **limit** ... ...system oprated by a payment bank and wherein a payment authorizing instruction is returned to **payment queue** for later re-evaluation in the event that the amount of payment authorized by said... ...payments instructions breaching input parameters to said fter process module are rejected back to a **payments** processing **queue** for later re-evaluation in the absence of an override instruction... ...System for reducing risk payment-based transactions wherein a **risk filter** routine returns instructions authorizing **payment** to a **payment queue** for later re-evaluation Original Publication Data by Authority.**Claims:**of: receiving at least one user-supplied risk parameter associated with the Counterparty; receiving a **first instruction** authorizing payment from the account holder to the Counterparty; storing the **first instruction** in a **payment queue**; during processing of the **payment** transaction, performing a **risk filter** routine that determines whether to selectivey reject payment authorized by the **first instruction** based upon the at least one user-supplied risk parameter associated with the Countrparty... ... based transaction wherein payment is made fom an account holder to a counterparty, wherein the **payment** bank subsystem includes a **payment queue** storing a **first instruction** authorizing **payment** from the account holder to the counterparty during processing of the transaction; and a module... ... at last one user-supplied risk parameter associated with the account holder, and includes a **risk filter** routine that operates during processing of the transaction to determine whether to selectively reject payment authorized by the **first instruction** stored in the **payment queue** based upon the at least one user-supplied risk parameter asociated with the counterparty; wherein said **risk filter** routine automatically generates an avaible balance for the counterparty based upon the at least one... ... made by the account holder, and payments received by the account holder; automatically accesses said **first instruction** stored in the **payment queue**; automatically determines whether to selectively reject payment authorized by the **first instruction** based upon the available balance; wherein said **risk filter** routine automatically rejects payment authorized by the **first instruction** in the event that the amount of payment authorized by the **first instruction** exceeds the available balance; and wherein the **risk filter** routine automatically returns the **first instruction** to the **payment queue** for later re-evaluation.

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Set      Items    Description
S1       34832    S (INTERNATIONAL? ? OR INTER()NATIONAL? ? OR FOREIGN OR (ANOTHER OR
OTHER)()COUNTR??? OR CONTINENTAL)(5N)(COMPAN??? OR BUSINESS?? OR FIRM? ? OR OUTFIT? ? OR
ENTERPRISE? ? OR ESTABLISHMENT? ? OR MERCHANT? ? OR CORPORATION? ?)
S2       205568   S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( CONTROL??? OR
CONTROLLING OR DECREAS??? OR ELIMINAT??? OR LESSEN??? OR LIMIT??? OR LOWER??? OR MINIMI?
OR MITIGAT??? OR REDUC??? OR REDUCTION OR REGULAT??? OR RESTRICT???)
S3       577488   S (NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION??
OR STATION??)(7N)(SOFTWARE? ? OR PROGRAM? ? OR PROGRAMME? ? OR APPLICATION? ? OR APP OR
APPS OR MODULE? ? OR PACKAGE? ? OR SYSTEM? ? OR COMPUTER? OR ALGORITHM? ?)
S4       48017    S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( SCREEN??? OR LIMIT???
OR FILTER??? OR FILTERATION OR SEPARAT??? OR SORT??? OR DISTIL? OR PARS? OR CLEAN??? OR
MASK??? OR EXTRACT??? OR ANALYZ? OR ANALYS?)
S5       4151     S (MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
DISBURS???? OR REMIT? OR RENDER??? OR PAYMENT? ?)(5N)( CREDIT()UNION? ? OR (FINANCIAL OR
DEBIT OR CREDIT)()(INSTITUTION? ? OR ENTITY OR ENTITIES) OR BANK? ? OR BANC? ? OR
CLEARINGHOUSE OR CLEARING()HOUSE)
S6       325882   S (FIRST OR INITIAL OR PRIMARY OR 1ST)(7N)(COMMAND? ? OR INSTRUCTION? ? OR
SPECS OR SPECIFICATIONS OR DIRECTIONS OR PROCEDURE? ? OR DIRECTIVE? ? OR PROCESS?? OR PLAN
OR PLANS OR GUIDELINE? ?)
S7       3945     S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(5N) (LIST??? OR QUEUE? ? OR STACK? ?)
S8       2197     S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(7N)( DENY??? OR DENI?? OR REFUS??? OR REJECT??? OR DISALLOW??? OR
DECLIN??? OR TURN???()DOWN )
S9       121123   S (GENERAT? OR CREAT? OR PRODUC? OR BUILD? OR CONSTRUCT? OR DEVELOP?)
(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT OR TOTAL)
S10      9203     S S9(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA OR CRITERION OR REQUIREMENT? ? OR PEREQUISITE? ? OR SPEC? ? OR SPECIFICATION? ?)
S11      2        S AU=(TYSON()QUAH, K? OR TYSON()QUAH K? OR TYSON()QUAH(2N)K?)
S12      0        S S1 AND S11
S13      2        S S11 AND S2
S14      8        S S1(3N)S2
S15      8        S S14 NOT S13
S16      4        S S10(7N)S8
S17      4        S S16 NOT S15
S18      30       S S6(7N)S7
S19      2        S S18(7N)(S4:S5)
S20      402      S S3(7N)S4
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S21   0   S S20(3N)S1

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PCT FULLTEXT
00830836
METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS
METHOD OF AND SYSTEM FOR **MITIGATING RISK** ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS

Patent Applicant/Inventor:

• **TYSON-QUAH Kathleen**
  1 Canons Close, Radlett, Herts WD7 7ER; GB; GB(Residence); US(Nationality);

• **TYSON-QUAH Kathleen**
  ; ; ; ;

Legal Representative:

• **WHITTEN George Alan(et al)(agent)**
  R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ; GB;

	Country	Number	Kind	Date
Patent	WO	200163498	A2	20010830
Application	WO	2001GB802		20010223
Priorities	US	2000513440		20000225

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English

Fulltext word count: 26544

English Abstract:

A real-time, global system and method for controlling payments risk, liquidity risk and systemic risk arising between financial counterparties active in payments-based transactions. The system comprises...

Detailed Description: .

METHOD OF AND SYSTEM FOR **MITIGATING RISK** ASSOCIATED WITH SETTLING OF
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
Background Of Invention
Field of Invention
The present invention relates to an improved method of and system for **mitigating** payments **risk**, liquidity **risk** and systemic risk in the settlement of foreign exchange transactions and many other payments-based ...Super-visors generally require independent legal opinions supporting netting enforceability before conferring any benefit of **risk reduction** for capital adequacy purposes. In consequence of its complexity and legal uncertainty in many countries...account holders.

Hitherto, a number of prior art systems and methods have been proposed for **mitigating** or managing domestic payment **risk** associated with making payments in domestic payment systems.

One proposed method of managing payment risk... ..counterparties or intermediaries in the currency.

The only method currently available to account holders for **control** of payment **risk** today is the withholding of payment instructions until confirmed receipt of expected .their performance. For this reason it is important to be able to separately identify and **control risk** on financial institutions as payment intermediaries.

In summary, prior art methods of and systems for... ...and they do not adequately enable a typical foreign exchange or other market participant to **control** the **risk** arising in respect of the plurality of its counterparties, currencies and payment types.

Consequently, there... ..a great need in the art to provide an improved method of and system for **mitigating risk** associated with participation in payments systems involved in settling foreign exchange and other financial transactions... ...the present invention is to provide a global computer-based method of and system for **mitigating risk** arising in connection with foreign exchange settlements and other payments between financial market participants, while... ...methodologies.

Another object of the present invention is to provide such a system, wherein the **control** of payments **risk** is efficiently enabled in as many currencies as may be interoperable with such a system.

Another object of the present invention is to provide such a system, wherein the **control** of payment **risk** is efficiently operated for a plurality of payment systems in each currency, including book transfers... .time Internet-based method of and system for controlling payment flows in a way that **reduces** payment **risk** between financial market participants, both within a single domestic payment system and globally through a... ...the present invention is to provide such a system as enables financial market participants to **control** such payment **risk** on one another whether such risk is proprietary to a counterparty on a transaction or.....Another object of the present invention is to provide such a system as enables the **control** of payments **risk** arising for a financial institution or an account holder within a single currency,

as well... ...currencies.

A further object of the present invention is to provide a computer-based payment risk management system to enable **control** of payments **risk** for all payment flows, whether arising from foreign exchange transactions or other payment types.

Another... ...the present invention is to provide such a system as enables participant to unilaterally **control** his **risk** vis-a-vis a particular financial markets participant, without the necessity for agreement or cooperation...current business, reduce overhead, improve returns on capital and support new business with counterparties by **reducing** payments **risk** and enabling more efficient liquidity and credit risk management.

Another object of the present invention. ...worldwide.

A further object of the present invention is to provide a computer-based payment **risk reduction** system which does not require substantial change to the conventional market trading, confirmation, matching, clearing.....purposes.

A further object of the present invention is to provide a computer-based payment **risk reduction** system that is consistent with and complementary to the existing network for inter-bank financial...institutions.

A further object of the present invention is to provide a computer-based payment **risk reduction** system which does not require information details regarding the underlying transactions on which the system acts to **reduce** payments **risk.**

A further object of the present invention is to provide a computer-based payment **risk reduction** system which allows individual participants to determine unilaterally their tolerances for payment risk according to.....further object of the present invention is to provide such a system in which payment **risk** can be **controlled** in an automated manner throu(,)h integration with the existing payments systems operating within payment.....in connection with payments risk management.

A further object of the present invention is to **reduce** or **eliminate** the systemic **risk** that a payment failure by one financial market participant or intermediary may lead to falure... ...instructions can be processed very rapidly after negotiation of the underlying transaction without compromising payments **risk mitigation.**

A further object of the present invention is to provide such a system as enables....of host application subscribers.

A further object of the present invention is to enable payment **risk control** against a financial market participant whether it is the ultimate beneficiary of a payment or...

Claims:

...The system can be used by all market participants, large and small, who wish to **reduce** the payment **risk** exposures arising from their participation in foreign exchange markets and/or improve the risk and...a clean payment limit (which may be set to zero). Users may also set default **risk** parameters to **control risk** in the absence of receipt of a periodic instruction. Users may alter **risk** parameters at...Reports can contain data about Counterparties, currencies, payment types, failed payments and metrics of payment **risk reduction** calculated by the GPM Core System. The GPM Core System can also calculate performance metrics...and

44 A computer-based payments **risk reduction** system for use within a payment bank, having a mechanism for efficiently and effectively suspending... with payments risk management.

47 A computer-based system, wherein a mechanism is provided for **reducing** the systemic **risk** that a payment failure by one market counterparty or intermediary may lead to failure of......instructions can be processed very rapidly after negotiation of the underlying transaction without compromising payments **risk mitigation.**

51 The computer-based system of claim 47, wherein means are provided for enabling access. routine. . The computer-implemented method of claim 57, wherein the at least one user-supplied **risk** parameter comprises a clean payment **limit.**

73 The computer-implemented method of claim 57, wherein the at least one user-supplied...Clean Payment Limit, and Payment Type identification. 116. The computer-implemented method of claim 57, wherein selective rejection of payment authorized by the first instruction **reduces** payment **risk** arising from default by the Counterparty and any liquidity risk and system risk arising therefrom...system of claim II 7, wherein selective rejection of payment authorized by the first instruction **minimizes** payment **risk** arising from default by the Counterparty and any liquidity risk and system risk arlsing therefrom .. ...and other internet protocol telecommunication networks. 177. The system of claim II, wherein the **risk** filter routine **controls** the ...other internet protocol telecommunications networks. 186. The computer-implemented method of claim 57, wherein the **risk** filter routine **controls** the flow of payment messages from the payment queue to a domestic payment system for...

PCT FULLTEXT

00363084
**METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH
DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS**
PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET AUTRES
TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT

Patent Applicant/Patent Assignee:

- **CEDEL BANK;**
  ; ;

- **SAMPSON Gerald Paul;**
  ; ;

- **TYSON-QUAH Kathleen;**
  ; ;

- **STRAUSS Melvin;**
  ; ;

- **HADDOCK Jorge;**
  ; ;

- **SIME Thomas Shepherd;**
  ; ;

	Country	Number	Kind	Date
Patent	WO	9703409	A1	19970130
Application	WO	96GB1687		19960715
Priorities	US	95501901		19950713
	US	96678793		19960711

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count: 56467
Detailed Description:

...participants. The reason for this trend is quiteclear. Bilateral collateralization provides a means ofreducing the **risks**

15/3K/1 (Item 1 from file: 348) <u>Links</u>
EUROPEAN PATENTS
(c) 2007 European Patent Office. Allrights reserved.
01302505
Data processing and controlling currency
Datenverarbeitung und Uberwachen von Wahrungen
Traitement de donnees et controle de monnaies

Patent Assignee:

- **SONY CORPORATION**; (214025)
  6-7-35 Kitashinagawa Shinagawa-ku; Tokyo 141; (JP)
  (Applicant designated States: all)

Inventor:

- **Takayasu, Hideki, c/o Sony Corporation**
  6-7-35 Kitashinagawa, Shinagawa-ku; Tokyo 141; (JP)

Legal Representative:

- **Pratt, Richard Wilson et al (46458)**
  D. Young & Co, 21 New Fetter Lane; London EC4A 1DA; (GB)

	Country	Number	Kind	Date	
Patent	EP	1115079	A2	20010711	(Basic)
	EP	1115079	A3	20040317	
Application	EP	2001300034		20010104	
Priorities	JP	20005908		20000107	

Designated States:
DE; FR; GB;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60**Abstract Word Count:** 114
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
Publication:English			
Procedural: English			
Application:English			

Available Text	Language	Update	Word

			Count
CLAIMS A	(English)	200128	2074
SPEC A	(English)	200128	11556
Total Word Count (Document A) 13630			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 13630			

Specification: ...the present invention relates to an asset-managemnt technique for introducing a monetary system for **minimizing losses** in a **business enterprise** caused by **foreign** exchange rate fluctuations and for determining the exchange rate between a new currencyand an...inventionseeks to provide an improved asset-management technique for introducing a monetary system whichminimizes losses in a **business enterprise** caused by **foreign** exchange rate fluctuations and for determining the exchange rate between a unique currencand an...also possible to provide an improved asset-management technique for introducing a monetary system whichminimizes losses in a **business enterprise** caused by **foreign** exchange rate fluctuations and for determining the exchange rate between a currency (the assets currency...

PCT FULLTEXT
01312124
METHOD AND SYSTEM TO EVALUATE ANTI-MONEY LAUNDERING RISK
PROCEDE ET SYSTEME PERMETTANT D'EVALUER UN RISQUE DE BLANCHIMENT D'ARGENT

Patent Applicant/Patent Assignee:

- **BANK OF AMERICA CORPORATION**; 101 South Tryon Street, Charlotte, NC 28255
  US; US (Residence); US (Nationality)
  (For all designated states except: US)
- **GRANT Henry W Jr**; 2495 Camelia Pointe Drive, Sherrils Ford, North Carolina 28673
  US; US (Residence); US (Nationality)
  (Designated only for: US)
- **REYNOLDS Tyler**; 8518 Dennington Grove Lane, Charlotte, North Carolina 28277
  US; US (Residence); US (Nationality)
  (Designated only for: US)

Patent Applicant/Inventor:

- **GRANT Henry W Jr**
  2495 Camelia Pointe Drive, Sherrills Ford, North Carolina28673; US; US (Residence); US (Nationality);
  (Designated only for: US)
- **REYNOLDS Tyler**
  8518 Dennington Grove Lane, Charlotte, North Carolina 28277; US; US (Residence); US (Nationality);
  (Designated only for: US)

Legal Representative:

- **MOORE Charles L(agent)**
  Moore and Van Allen, PLLC, 430 DavisDrive, Suite 500, Morrisville, NC 27560; US;

	Country	Number	Kind	Date
Patent	WO	2005119551	A2-A3	20051215
Application	WO	2005US18765		20050527
Priorities	US	2004521588		20040528
	US	2004711705		20040930

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;

LR; LS; LT; LU; LV; MA; MD; MG; MK; MN;
MW; MX; MZ; NA; NG; NI; NO; NZ; OM; PG;
PH; PL; PT; RO; RU; SC; SD; SE; SG; SK;
SL; SM; SY; TJ; TM; TN; TR; TT; TZ; UA;
UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Detailed Description:

...all consumers who have been customers more than one year, associations and non-profit entities, **corporations**, correspondent banks, financial servicesbusinesses, foreign governments, foreign/offshore**corporations international private banking clients,limited liability companies**, and the like. In accordance with one embodiment of the present invention, up to two...

PCT FULLTEXT
00435921
RELIANCE SERVER FOR ELECTRONIC TRANSACTION SYSTEM
SERVEUR DE GARANTIE DE FIABILITE POUR SYSTEME DE TRANSACTION ELECTRONIQUE

Patent Applicant/Patent Assignee:

- **CERTCO LLC**;

  ; ;

- **ASAY Alan**;

  ; ;

- **TURNER Paul A**;

  ; ;

- **SUDIA Frank W**;

  ; ;

- **ANKNEY Richard**;

  ; ;

	Country	Number	Kind	Date
Patent	WO	9826385	A2	19980618
Application	WO	97US22136		19971211
Priorities	US	96767257		19961213

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count: 32310

Detailed Description:

...manner, if the South African government
suddenly seized all foreign assets and refused to pay**foreign** debts, the
firm's total maximum **risk** is known and **controlled** in advance

4. To manage the "regional or industry risk," whichsi the
risk that...

PCT FULLTEXT
00431216
SYSTEM AND METHOD FOR GENERATING AND EXECUTING INSURANCE POLICIES FO R FOREIGN EXCHANGE LOSSES
SYSTEME ET PROCEDE POUR GENERER ET EXECUTER UNE POLICE D'ASSURANCE CONTRE LES PERTES DE CHANGE

Patent Applicant/Patent Assignee:

• **WALKER ASSET MANAGEMENT L P;**

  ; ;

	Country	Number	Kind	Date
Patent	WO	9821680	A1	19980522
Application	WO	97US20754		19971113
Priorities	US	96749241		19961115

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count: 9767
Detailed Description:

...contracts
involve large sums of money, and thus, are practical only
for large institutions and international companies seeking
to minimize currency exchange risks, or commercial
currency traders. The size of forward currency contracts
generally does not vary, nor...

t /3,k/all

17/3K/1 (Item 1 from file: 348) <u>Links</u>

01930027
Secure transaction management
Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung
Procede et dispositif de gestion de transactions securisees

Patent Assignee:

• **Intertrust Technologies Corp.**; (2434323)
 955 Stewart Drive; Sunnyvale, CA94085; (US)
 (Applicant designated States: all)

Inventor:

• **Ginter, Karl L.**
 10404 43rd Avenue; Beltsville, MD 20705; (US)

• **Spahn, Francis J.**
 2410 Edwards Avenue; El Cerrito, CA 94530; (US)

• **Shear, Victor H.**
 5203 Battery Lane; Bethesda, MD 20814; (US)

• **Van Wie, David M.**
 51430 Williamette Street,6; Eugene, OR 97401; (US)

Legal Representative:

• **Beresford, Keith Denis Lewis (28273)**
 BERESFORD & Co. 16 High Holborn; London WC1V 6BX; (GB)

	Country	Number	Kind	Date	
Patent	EP	1555591	A2	20050720	(Basic)
	EP	1555591	A3	20051123	
Application	EP	2005075672		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 147
NOTE: 23

NOTE: Figure number on first page: 23

Type	Pub. Date	Kind	Text

Publication:English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total Word Count (Document A) 195030			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 195030			

00963611
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Patent Assignee:

- **THE CRAWFORD GROUP INC**; 600 Corporate Park Drive, St. Louis, MO 63105
  US; US(Residence); US(Nationality)
  (For all designated states except: US)
- **WEINSTOCK Timothy Robert**; 1845 Highcrest Drive, St. Charles, MO 63303
  US; US(Residence); US(Nationality)
  (Designated only for: US)
- **DE VALLANCE Kimberly Ann**; 2037 Silent Spring Drive, Maryland Heights, MO 63043
  US; US(Residence); US(Nationality)
  (Designated only for: US)
- **HASELHORST Randall Allan**; 1016 Scenic Oats Court, Imperial, MO 63052
  US; US(Residence); US(Nationality)
  (Designated only for: US)
- **KENNEDY Craig Stephen**; 9129 Meadowglen Lane, St. Louis, MO 63126
  US; US(Residence); US(Nationality)
  (Designated only for: US)
- **SMITH David Gary**; 10 Venice Place Court, Wildwood, MO 63040
  US; US(Residence); US(Nationality)
  (Designated only for: US)
- **TINGLE William T**; 17368 Hilltop Ridge Drive,Eureka, MO 63025
  US; US(Residence); US(Nationality)
  (Designated only for: US)
- **KLOPFENSTEIN Anita K**; 433 Schwarz Road, O'Fallon, IL 62269
  US; US(Residence); US(Nationality)
  (Designated only for: US)

Patent Applicant/Inventor:

- **WEINSTOCK Timothy Robert**
  1845 Highcrest Drive, St. Charles, MO 63303; US; US(Residence); US(Nationality); (Designated only for: US)
- **DE VALLANCE Kimberly Ann**
  2037 Silent Spring Drive,Maryland Heights, MO 63043;US; US(Residence); US(Nationality); (Designated only for: US)
- **HASELHORST Randall Allan**

1016 Scenic Oats Court, Imperial, MO 63052; US; US(Residence); US(Nationality); (Designated only for US)

- **KENNEDY Craig Stephen**
  9129 Meadowglen Lane, St. Louis, MO 63126; US; US(Residence); US(Nationality); (Designated only for: US)
- **SMITH David Gary**
  10 Venice Place Court, Wildwood, MO 63040; US; US(Residence); US(Nationality); (Designated only for: US)
- **TINGLE William T**
  17368 Hilltop Ridge Drive, Eureka,MO 63025; US; US(Residence); US(Nationality); (Designated only for: US)
- **KLOPFENSTEIN Anita K**
  433 Schwarz Road, O'Fallon, IL 62269; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **HAFERKAMP Richard E(et al)(agent)**
  Howell & Haferkamp, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817; US;

	Country	Number	Kind	Date
Patent	WO	200297700	A2	20021205
Application	WO	2001US51431		20011019
Priorities	US	2000694050		20001020

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 237932

Detailed Description:

...companies
thatusetheARMSWebElectronicInvoicingfeature.o
INVOWE - The rental ticket has been closed and is awaiting approval forpayment.

REJECTED INVOICE - Authorization for **payment** ofthe invoice has beendenied.

INVOICE RETURNED - An invoice has been eturned to the adjustor because the home offick ...Total record format (RMTT01) read, IF its
TOTAL AMOUNT or the TOTAL TICKETS does notbalance with all of the non-rejected **Remittance** Advice Detail record format ecords, **PAYMENT** AMOUNT sum or a derived record count, error the Remittance **Total** record format, but continue to process all the detail ecords which have not errored. **Rejected Payment** Transactions may exist within Pad

00933152
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Patent Assignee:

- **THE CRAWFORD GROUP INC**; 600 Corporate Park Drive, St. Louis, MO 63105
  US; US(Residence); US(Nationality)
  (For all designated states except: US)

- **WEINSTOCK Timothy Robert**; 1845 Highcrest Drive, St. Charles, MO 63303
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **DE VALLANCE Kimberly Amm**; 2037 Silent Spring Drive, Maryland Heights, MO 63043
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **HASELHORST Randall Allan**; 1016 Scenic Oats Court, Imperial, MO 63052
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **KENNEDY Craig Stephen**; 9129 Meadowglen Lane, St. Louis, MO 63126
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **SMITH David Gary**; 10 Venice Place Court, Wildwood, MO 63040
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **TINGLE William T**; 17368 Hilltop Ridge Drive, Eureka, MO 63025
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **KLOPFENSTEIN Anita K**; 433 Schwarz Road, O'Fallon, IL 62269
  US; US(Residence); US(Nationality)
  (Designated only for: US)

Patent Applicant/Inventor:

- **WEINSTOCK Timothy Robert**
  1845 Highcrest Drive, St. Charles, MO 63303; US; US(Residence); US(Nationality); (Designated only for: US)

- **DE VALLANCE Kimberly Amm**
  2037 Silent Spring Drive, Maryland Heights, MO 63043; US; US(Residence); US(Nationality); (Designated only for: US)

- **HASELHORST Randall Allan**

1016 Scenic Oats Court, Imperial, MO 63052; US; US(Residence); US(Nationality); (Designated only forUS)
- **KENNEDY Craig Stephen**
  9129 Meadowglen Lane, St. Louis, MO 63126; US; US(Residence); US(Nationality); (Designated only for: US)
- **SMITH David Gary**
  10 Venice Place Court, Wildwood, MO 63040; US; US(Residence); US(Nationality); (Designated only for: US)
- **TINGLE William T**
  17368 Hilltop Ridge Drive, Eureka,MO 63025; US; US(Residence); US(Nationality); (Designated only for: US)
- **KLOPFENSTEIN Anita K**
  433 Schwarz Road, O'Fallon, IL 62269; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **HAFERKAMP Richard E(et al)(agent)**
  HOWELL & HAFERKAMP, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817; US;

	Country	Number	Kind	Date
Patent	WO	200267175	A2	20020829
Application	WO	2001US51437		20011019
Priorities	US	2000694050		20001020

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 243912

Detailed Description:

...R--)
ARMSPR1 (-R.-)
@Embedded Data/Constants.

101234567891 Named constant to check for numeric fields.

Valid **values** for BILLING INVOICE STATUS in the RMTDO1 record format.

'PI = **Payment** (Can be in full or a partial**payment**).

'R' = **Rejected** (must have additional ERROR CODES provided)
'XI = Illegal (must have additional ERROR CODES provided)
All...

PCT FULLTEXT
00830836
METHOD OF AND SYSTEM FOR MITIGATING RIS K ASSOCIATED WITH SETTL ING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANS ACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

- **TYSON-QUAH Kathleen**
  1 Canons Close, Radlett, Herts WD7 7ER; GB; GB(Residence); US(Nationality);

Legal Representative:

- **WHITTEN George Alan(et al)(agent)**
  R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ; GB;

	Country	Number	Kind	Date
Patent	WO	200163498	A2	20010830
Application	WO	2001GB802		20010223
Priorities	US	2000513440		20000225

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 26544

Claims:

...Suspend Instruction referencing a counterparty, the Filer Process Module will automatically engage a trigger to **reject** further **payments** messages, regardless of compliance with risk**parameters**. The **Payment** Bank Host

Application will**generate** a notification to the **Payment** Bank of the implementation of a Suspend Instruction. The Payment Bank still has the discretion..

PCT FULLTEXT
00830836
METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

- **TYSON-QUAH Kathleen**
  1 Canons Close, Radlett, Herts WD7 7ER; GB; GB(Residence); US(Nationality);

Legal Representative:

- **WHITTEN George Alan(et al)(agent)**
  R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ; GB;

	Country	Number	Kind	Date
Patent	WO	200163498	A2	20010830
Application	WO	2001GB802		20010223
Priorities	US	2000513440		20000225

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 26544

Claims:

...receiving a first instruction authorizing payment from the account holder to the Counterparty;

stonng the **first instruction** in a **payment queue**; during processing of the **payment** transaction, performing a **risk filter** routine that deten-nines whether to selectively reject payemt authorized by the first instructionbased...

...payments made by the accountholder, and payments received by the accountholder: reading th**first instruction** from the **payment queue** of the **payment bank** system; and determining whether to selectivelyreject payment authorized by the first instruction based upon...based transaction wherein payment is ndte from an account holder to a Counterparty, wherein the**payment bank** subsystem includes a **queue** storing a **first instruction** authorizing **payment** from the acoount holder tothe Counterparty during processing of the transaction; anda module... instruction exceeds the available bahnce. 120. The system of claim I 1 8,wherein the **risk filter** routine returns the**first instruction** to the **payment queue** for later re-evaluation. 12 1. The system of clan I 1 8, wherein the...

PCT FULLTEXT
00761424
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 100 South Wacker Drive, Chicago, IL 60606
  US; US(Residence); US(Nationality)

Legal Representative:

- **BRUESS Steven C(agent)**
  Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903; US;

	Country	Number	Kind	Date
Patent	WO	200073930	A2	20001207
Application	WO	2000US14458		20000524
Priorities	US	99321360		19990527

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 149456
Detailed Description:

...compared in operation 56c, and the components which have services matching the services of the **first** database are

listed in operation 56d. The **listed** components are indicia coded on the pictorial representation in operation 56e.

In operation 28 of...

? show files

[File 15] **ABI/Inform(R)** 1971-2007/Dec 03

[File 16] **Gale Group PROMT(R)** 1990-2007/Nov 28
File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Nov 22
File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Nov 29

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Nov 23

[File 13] **BAMP** 2007/Dec W1

[File 75] **TGG Management Contents(R)** 86-2007/Nov W3

[File 95] **TEME-Technology & Management** 1989-2007/Nov W3

[File 9] **Business & Industry(R)** Jul/1994-2007/Nov 26

[File 20] **Dialog Global Reporter** 1997-2007/Dec 03

[File 476] **Financial Times Fulltext** 1982-2007/Dec 01

[File 610] **Business Wire** 1999-2007/Dec 03
File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 613] **PR Newswire** 1999-2007/Dec 03
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 624] **McGraw-Hill Publications** 1985-2007/Nov 30

[File 634] **San Jose Mercury** Jun 1985-2007/Nov 29

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Nov 28

[File 810] **Business Wire** 1986-1999/Feb 28

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 625] **American Banker Publications** 1981-2007/Nov 30

[File 268] **Banking Info Source** 1981-2007/Nov W1

[File 626] **Bond Buyer Full Text** 1981-2007/Nov 29

[File 267] **Finance & Banking Newsletters** 2007/Nov 30

```
; d s
Set      Items    Description
S1   11863860    S (INTERNATIONAL? ? OR INTER()NATIONAL? ? OR FOREIGN OR (ANOTHER OR
OTHER)()COUNTR??? OR CONTINENTAL)(5N)(COMPAN??? OR BUSINESS?? OR FIRM? ? OR OUTFIT? ? OR
ENTERPRISE? ? OR ESTABLISHMENT? ? OR MERCHANT? ? OR CORPORATION? ?)
S2    3399632    S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( CONTROL??? OR
CONTROLLING OR DECREAS??? OR ELIMINAT??? OR LESSEN??? OR LIMIT??? OR LOWER??? OR MINIMI?
OR MITIGAT??? OR REDUC??? OR REDUCTION OR REGULAT??? OR RESTRICT???)
S3   14699746    S (NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION??
OR STATION??)(7N)(SOFTWARE? ? OR PROGRAM? ? OR PROGRAMME? ? OR APPLICATION? ? OR APP OR
APPS OR MODULE? ? OR PACKAGE? ? OR SYSTEM? ? OR COMPUTER? OR ALGORITHM? ?)
S4    1608611    S (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR DANGER? ?
OR UNPREDICABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(5N)( SCREEN??? OR LIMIT???
OR FILTER??? OR FILTERATION OR SEPARAT??? OR SORT??? OR DISTIL? OR PARS? OR CLEAN??? OR
MASK??? OR EXTRACT??? OR ANALYZ? OR ANALYS?)
S5     433967    S (MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
DISBURS???? OR REMIT? OR RENDER??? OR PAYMENT? ?)(5N)( CREDIT()UNION? ? OR (FINANCIAL OR
DEBIT OR CREDIT)()(INSTITUTION? ? OR ENTITY OR ENTITIES) OR BANK? ? OR BANC? ? OR
CLEARINGHOUSE OR CLEARING()HOUSE)
S6    1365257    S (FIRST OR INITIAL OR PRIMARY OR 1ST)(7N)(COMMAND? ? OR INSTRUCTION? ? OR
SPECS OR SPECIFICATIONS OR DIRECTIONS OR PROCEDURE? ? OR DIRECTIVE? ? OR PROCESS?? OR PLAN
OR PLANS OR GUIDELINE? ?)
S7      61068    S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(5N) (LIST??? OR QUEUE? ? OR STACK? ?)
```

```
S8     243252   S (PAY??? OR COMPENSAT??? OR RENUMERAT??? OR DISBURS???? OR REMIT? OR
RENDER??? OR PAYMENT? ?)(7N)( DENY??? OR DENI?? OR REFUS??? OR REJECT??? OR DISALLOW??? OR
DECLIN??? OR TURN???()DOWN )
S9    3100438   S (GENERAT? OR CREAT? OR PRODUC? OR BUILD? OR CONSTRUCT? OR DEVELOP?)
(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT OR TOTAL)
S10    133072   S S9(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA OR CRITERION OR REQUIREMENT? ? OR PEREQUISITE? ? OR SPEC? ? OR SPECIFICATION? ?)
S11        4   S AU=(TYSON()QUAH, K? OR TYSON()QUAH K? OR TYSON()QUAH(2N)K?)
S12        0   S S11 AND S1
S13    15421   S S1(7N)S2
S14      546   S S13(7N)S3
S15      527   S S14(7N)S4
S16        0   S S15(7N)S5
S17        0   S S15(7N)(S6:S10)
S18       65   S S6(10N)S7
S19        2   S S18(7N)S8
S20        0   S S18(10N)S9
S21        0   S S15(10N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA OR CRITERION OR REQUIREMENT? ? OR PEREQUISITE? ? OR SPEC? ? OR SPECIFICATION? ?)
S22      219   S S1(3N)S10
S23        0   S S22(3N)S2
S24        0   S S22(3N)(S7:S8)
S25    10598   S S1(3N)S2
S26        3   S S25(7N)S5
S27       42   S S25(15N)(S7:S9)
S28       17   RD (unique items)
S29       17   S S28 NOT (S26 OR S19)
```

? t /3,k/all

19/3,K/1 (Item 1 from file:16) **Links**
Gale Group PROMT(R)
01576728   **Supplier Number: 41935272 (USE FORMAT 7 FOR FULLTEXT)**

Value Health: Just Saying No
Health Business , v 6 , n 11 , p N/A
March 15 , 1991
Language: English   **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 181

...plans as clients.
     VHS is a unit of Value Health Inc. of Avon CT, which **plans** an
initial public offering in the near future.
     Topping the list of procedures **denied payment**
were tonsillectomies (27.1 percent), hysterectomies (21.5 percent), and
tonsillectomies combined with adenoidectomies (17...

19/3,K/2 (Item 1 from file:636) **Links**

01445190   **Supplier Number: 41935272 (USE FORMAT 7 FOR FULLTEXT)**

Value Health: Just Saying No
Health Business , v 6 , n 11 , p N/A
March 15 , 1991
Language: English   **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 181

...plans as clients.
     VHS is a unit of Value Health Inc. of Avon CT, which **plans** an
initial public offering in the near future.
     Topping the **list** of procedures **denied payment**
were tonsillectomies (27.1 percent), hysterectomies (21.5 percent), and
tonsillectomies combined with adenoidectomies (17...

t /3,k/all

26/3,K/1 (Item 1 from file:15) <u>Links</u>

00714986   93-64207

Exporters can choose different terms of sale

Dennis, Michael C

Text:

...can normally be "advised and confirmed" by a U.S. bank. A confirmation
obligates the **bank** to **pay** the company if the foreign
bank defaults on **payment**. Requiring a confirmed L/C
eliminates most of the political **risk** of doing
business with a bank in a **foreign** country.

Some credit managers are willing to accept an L/C from a foreign issuing...

26/3,K/2 (Item 1 from file:148) **Links**
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
06506376   **Supplier Number:** 14345855 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Exporters can choose different terms of sale. (International Credit)

Dennis, Michael C.   .
Business Credit , v95 , n6 , p40(2)   .
June , 1993
ISSN: 0897-0181
Language: ENGLISH
Record Type: FULLTEXT; ABSTRACT
Word Count: 1876   **Line Count:** 00148

...can normally be "advised and confirmed" by a U.S. bank. A confirmation
obligates the **bank** to **pay** the company if the foreign
bank defaults on **payment.** Requiring a confirmed L/C
eliminates most of the political **risk** of doing
business with a bank in a **foreign** country.
      Some credit managers are willing to accept an L/C from a foreign
issuing...

26/3,K/3 (Item 2 from file:148) <u>Links</u>

05575465   **Supplier Number:** 11811813 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FDIC Improvement Act of 1991: impact on foreign banks. (Federal Deposit Insurance Corporation Improvement Act of 1991) (International Perspective Special Advertising Supplement)

Kelly, Edward J., III

...plan, it may - among other things - apparently be required to divest
itself of the insured **bank** or to forego **paying** dividends.
    The **controlling company** capital restoration
liability will concern **foreign** banks that intend to make
either minority or controlling investments in United States bank holding...

? t /3,k/all

29/3,K/1 (Item 1 from file:16) <u>Links</u>
Gale Group PROMT(R)

13681233   **Supplier Number: 154759386 (USE FORMAT 7 FOR FULLTEXT)**

Ferland and Izzo Address PSEG Shareholders.
PR Newswire , p NA
Nov 21 , 2006
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1018

```
...forward in the last two years by improving the operations of its nuclear
and fossil generation plants, improving the company's
balance sheet and reducing international risk
exposure.  In addition, the company has benefited from the
strengthening of electric markets.  "Our improved position has been
recognized by...
```

29/3,K/2 (Item 2 from file: 16) <u>**Links**</u>
Gale Group PROMT(R)
11710004   **Supplier Number:** 126287206 **(USE FORMAT 7 FOR FULLTEXT)**

Huaneng Power International, Inc. Resolutions Passed at the Extraordinary General Meeting.
PR Newswire , p NA
Dec 19 , 2004
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 269

```
...Sichuan Huaneng Hydro Power

    Development Limited Liability Company and the subsidiaries and China
        Huaneng Finance Limited Liability Company
was approved.

        Huaneng Power International, Inc. develops, constructs,
operates and manages large thermal power plants in China nationwide, with a
total generation capacity of 19,522MW on an equity basis.
The Company wholly owns sixteen power plants...
```

29/3,K/3 (Item 3 from file:16) <u>Links</u>

11602752   **Supplier Number: 123915248 (USE FORMAT 7 FOR FULLTEXT)**

Huaneng Power International, Inc.: Notice of Extraordinary General Meeting.

...Sichuan Huaneng

    Hydro Power Development Limited Liability Company and the subsidiarie
s
    and China Huaneng Finance **Limited Liability**
Company.

    Huaneng Power International, Inc. develops, constructs,
operates and manages large thermal power plants in China nationwide, with a
total generation capacity of 19,012MW on an equity basis.
The Company wholly owns sixteen power plants...

29/3,K/4 (Item 4 from file:16) <u>Links</u>
Gale Group PROMT(R)

11020247   **Supplier Number:** 113339749 **(USE FORMAT 7 FOR FULLTEXT)**

Envia Online Launches Low-Cost, Convenient Service for Sending Money to Latin America; Internet-based service dramatically lowers the cost of sending money home.
Business Wire , p 5799
Feb 17 , 2004
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 937

...S. Patriot Act, Anti-Money Laundering, Bank Secrecy Act, Know Your
Customer requirements and all payment processing regulations.
PayQuik allows their customers to generate additional revenue,
better serve diverse customer bases and limit exposure and
risk of international money transfers. The company has
established relationships with financial institutions in 20 of the top 25
fund transfer countries...

29/3,K/5 (Item 5 from file:16) <u>Links</u>
Gale Group PROMT(R)

10788731   **Supplier Number:** 109257608 **(USE FORMAT 7 FOR FULLTEXT)**

PayQuik Introduces QuikRemit - a Safe, Secure and Compliant International Money Transfer Platform.
Business Wire , p 5605
Oct 27 , 2003
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 531

...S. Patriot Act, Anti-Money Laundering, Bank Secrecy Act, Know Your
Customer requirements and all **payment** processing regulations.
PayQuik allows their customers to **generate** additional revenue,
better serve diverse customer bases and **limit** exposure and
risk of international money transfers. The **company** has
established relationships with financial institutions in 20 of the top 25
fund transfer countries....

29/3,K/6 (Item 6 from file:16) <u>Links</u>
Gale Group PROMT(R)

05228178   **Supplier Number: 47973324 (USE FORMAT 7 FOR FULLTEXT)**

Heinz Ratings Affirmed by S&P After Announced Share Repurchase
PR Newswire , p 0911NYTH121
Sept 11 , 1997
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 459

...Lives, and Weight Watchers. Despite a considerable commodity exposure in
several core businesses, overall business **risk** is **limited** by
the **company**'s broad **product** portfolio and
international diversification. International operations
account for over 40% of sales and operating profit. Heinz's
operating margins are strong (in...

29/3,K/7 (Item 1 from file:148) **Links**
Gale Group Trade & Industry DB
09805459   **Supplier Number:** 19909847 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The region: San Diego and Baja California.(9th Annual MEXPORT Buyer & Seller Trade Show)

San Diego Business Journal , v18 ,n36 , pS20(1)
Sep 8 , 1997
ISSN: 8750-6890
Language: English
Record Type: Fulltext
Word Count: 1662   **Line Count:** 00141

...physically located within the United States, but designated as exempt
from U.S. Customs jurisdiction. Companies utilizing a **Foreign**
Trade Zone enjoy **reduced** U.S. Customs duty **liability,** as well
as the ability to defer duty **payments** until **products** leave
the zone for export. Foreign Trade Zones provide importers, exporters,
distributors, and manufacturers the...

29/3,K/8 (Item 2 from file: 148) **Links**
Gale Group Trade & Industry DB
07747215   **Supplier Number:** 16651991 (USE FORMAT 7 OR 9 FOR FULL TEXT)
S&P LOWERS HJ HEINZ SR RTG TO A+,CPTO A-1;OFF WATCH.

Business Wire , p03141127
March 14 , 1995
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 309   **Line Count:** 00026

...pet foods, and tuna.
     Despite a considerable commodity exposure in several core businesses,
overall business **risk** is **limited** by the **company's**
broad **product** portfolio and **international** diversification.
International operations **account** for roughly 40% of sales and 50% of
operating profits.
     Pittsburgh, Pa.-based Heinz is...

29/3,K/9 (Item 3 from file:148) **Links**
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
07549679   **Supplier Number:** 15855537 (USE FORMAT 7 OR 9 FOR FULL TEXT)
XEROX INCOME SHARPLY HIGHER IN THIRD QUARTER

PR Newswire , p1027NY006
Oct 27 , 1994
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 1525   **Line Count:** 00175

...Xerox profits in Brazil improved significantly, principally due to a
pickup in demand for the **company's products** and **lower**
foreign currency **losses** from **balance** sheet
translation, partially offset by other impacts resulting from the
government's economic plan implemented...

29/3,K/10 (Item 1 from file:13) **Links**
BAMP

00737369 25922278   2885455 **(Use Format 7 Or 9 For Fulltext)**
Barbados: Barbados - A Unique Offshore Domicile SO(CIBC WEST INDIES OFFSHORE BANKING
CORP., Barbados) SO
(More and more Barbados is becoming a popular jurisdiction for international financial services)

Mondaq Business Briefing , p N/A
December 01, 2000
Document Type: Report
Language: English **Record Type:** Fulltext
Word Count: 1554 **(Use Format 7 Or 9 For Fulltext)**

Text:

...by new and modern legislation shortly.

The major users of offshore banking services are those international
corporate customers (such as **International Business**
Companies, Foreign Sales Corporations, Societies with
Restricted Liabilities, other Offshore Banks and Exempt
Insurance Companies) operating in and from Barbados. The **products**
and services utilized by this group cover **deposit** taking,
international payment services, foreign exchange transactions, commercial
loans, investment management, safekeeping and custodial services...

29/3,K/11 (Item 1 from file:20) <u>Links</u>
Dialog Global Reporter

43872041 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Vietnam: Depository will ease securities deals

THAI PRESS REPORTS
August 09, 2005
Journal Code: TND   **Language:** English   **Record Type:** FULLTEXT
Word Count: 383
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...the Finance Ministry's SSC, but will have its own legal personality,
seal, and bank account in the first stage of development.
    As of 2008, the depository will be restructured into either a joint
stock or limited liability company in line with
international rules.
    One of the primary functions of depository is to minimise the
movement of physical...

29/3,K/12 (Item 2 from file:20) <u>Links</u>
Dialog Global Reporter
42583782 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Apex bank brings order to foreign exchange market

PANAFRICAN NEWS AGENCY (PANA) DAILY NEWSWIRE
May 24, 2005
Journal Code: WPNA   **Language:** English   **Record Type:** FULLTEXT
Word Count: 216
(USE FORMAT 7 OR 9 FOR FULLTEXT)


```
...ouguiya, and foreign currencies.
     According to the law, only legal entities such as the public
limited  companies and limited liability
companies can carry out foreign  exchange transactions.
     Taking into account Mauritania's development needs and
the good  relations it has with neighbouring countries (Senegal, Mali), the
BCM's...
```

29/3,K/13 (Item 3 from file:20) <u>Links</u>
Dialog Global Reporter
04476595 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
International Product Review: Setting the record straight by countering the 'Japan bashers': Richard Lloyd-Jones of contract marketing services looks at the latest product issues

RICHARD LLOYD-JONES
INTERNATIONAL MONEY MARKETING , p 10
February 19, 1999
Journal Code: FIMM   **Language:** English   **Record Type:** FULLTEXT
Word Count: 856


```
...some Far Eastern markets may be, IFAs still report an increasing
interest in guaranteed or limited risk products. Most
international offshore companies now offer at least one
product or fund option of this type.
     Edinburgh Fund Managers are the latest to announce the launch
of an equity protected fund, linked to...
```

29/3,K/14 (Item 4 from file:20) **Links**
Dialog Global Reporter
03934096 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Low oil prices dictate industry restructuring. (2 figures)

CHEMICAL BUSINESS NEWSBASE (PETROLEUM REVIEW) , p 34
January 05, 1999
Journal Code: FPRW **Language:** English **Record Type:** FULLTEXT
Word Count: 319
(USE FORMAT 7 OR 9 FOR FULLTEXT)

Although past their peak power, the mainstream multinationals still play a
substantial role in the international business.
     Despite the loss of control over much of the global
reserve base in the 1970s, these companies still account for around
40% of the world's product sales (outside the former Soviet Union
(FSU)).
     The group's share of the world's...

29/3,K/15 (Item 1 from file:613) <u>Links</u>
PR Newswire

0002273683 IA593A900799411DBAE0A82BCEBE25EDD **(USE FORMAT 7 FOR FULLTEXT)**
Ferland and Izzo Address PSEG Shareholders Ferland Highlights PSEG's Strong Operational Results

PR Newswire
Tuesday , November 21, 2006 T19:00:00Z
Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 946

```
...forward in the last two years by improving the operations of its nuclear
and fossil generation plants, improving the company's
balance sheet and reducing international risk
exposure. In addition, the company has benefited from the
strengthening of electric markets. "Our improved position has been
recognized by...
```

Business Wire
0824637 BW1274

S & P : Heinz Rule 415 Shelf, $300M Nts Rtd A+ by S&P

March 20, 1998

Byline: Business Editors


```
...Lives, and Weight Watchers.
Despite a considerable commodity exposure in several core businesses,
overall business risk is limited by the company
's broad product
portfolio and international diversification.  International
operations account for over 40% of sales and operating profit.
          Heinz's operating margins are strong (in...
```

PR Newswire

1246339   NYSP015

Heinz Rule 415 Shelf, $300 Million 6% Notes Rated A+ by S&P

Date: March 20, 1998   19:30 EST   **Word Count:** 354

...Lives, and Weight Watchers. Despite a considerable commodity exposure
in several core businesses, overall business **risk** is **limited**
by the **company**'s broad **product** portfolio and
international diversification. International operations
account for over 40% of sales and operating profit.
    Heinz's operating margins are strong (in...